

**City of Springfield, Massachusetts
Analysis of Impediments to Fair Housing**

DRAFT REPORT FOR PUBLIC REVIEW – APRIL 8, 2013

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I. Introduction & Executive Summary of the Analysis

Equal and free access to residential housing (housing choice) is fundamental to meeting essential needs and pursuing personal, educational, employment, or other goals. Because housing choice is so critical, fair housing is a goal that Government, public officials, and private citizens must achieve if equity of opportunity is to become a reality.¹

Purpose and Context

In an effort to end housing segregation, in 1968 the United States Congress passed Title VIII of the Civil Rights Act, making acts of housing discrimination based on race, sex, national origin, religion, or ethnicity illegal. In 1988, Congress amended Title VIII, making acts of discrimination against families with children and people with mental or physical illness equally unlawful.

In addition to prohibiting discrimination based upon federal laws, Massachusetts Fair Housing Law further prohibits discrimination based on marital status, sexual orientation, veteran status, blindness, age, ancestry, hearing impairment, or possession of an assistance dog, such as a guide dog or hearing dog. Additionally, the law prohibits discrimination against individuals or families receiving public assistance or rental subsidies, or because of any of the requirements of these programs.

The Assistant Secretary for Fair Housing and Equal Opportunity (FHEO) administers and enforces major legislation that ensures equal access to housing, guarantees equal opportunity in all U.S. Department of Housing and Urban Development (HUD) programs and prohibits, to a limited extent, discrimination in employment with respect to HUD programs.

Provisions to affirmatively further fair housing (AFFH) are principal and long-standing components of HUD's housing and community development programs. These provisions flow from the mandate of Section 808(e)(5) of the Fair Housing Act which requires the Secretary of HUD to administer the Department's housing and urban development programs in a manner to affirmatively further fair housing.²

Through the programs that fall under the umbrella of HUD's Community Planning and Development division, HUD aims to "expand mobility and widen a person's freedom of choice." These programs include the Community Development Block Grant (CDBG), the HOME Investment Partnership program (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). According to the Fair Housing Planning guide, "the CDBG program contains a regulatory requirement to affirmatively further fair housing based upon HUD's obligation under Section 808 of the Fair Housing Act. The CDBG regulation also reflects the CDBG statutory requirement that the grantees certify that they will affirmatively further fair housing." Additionally, the HOME program regulation "states the statutory requirement from the Comprehensive Housing Affordability Strategy (CHAS) that the jurisdictions must affirmatively further fair housing."

¹ Department of Housing and Urban Development, *Fair Housing Planning Guide* <http://www.hud.gov/offices/fheo/images/fhpg.pdf>

² Department of Housing and Urban Development, *Fair Housing Planning Guide* <http://www.hud.gov/offices/fheo/images/fhpg.pdf>

As part of the Consolidated Planning process, and as a requirement for receiving HUD formula grant funding, HUD's Community Planning and Development Department requires grantees, including entitlement communities like Springfield, to document actions to affirmatively further fair housing in annual performance reports that are submitted to HUD. The City reports on progress made in meeting the actions to eliminate fair housing impediments within the Consolidated Annual Performance and Evaluation Report (CAPER) as well as yearly updates to the City's Five-Year Consolidated Plan.

Grantees must;

- Complete an Analysis of Impediments to Fair Housing Choice (AI);
- Take appropriate actions to overcome the effects of any impediments identified through the AI; and
- Maintain records reflecting the Analysis and actions taken to eliminate impediments to fair housing choice.

A. Who Conducted the AI

The City of Springfield is committed to addressing fair housing issues in the City and ensuring equal access to housing for all residents. To affirm this commitment and to comply with the regulations and requirements above, the City conducted a Fair Housing planning process in 2001, which included completion of an Analysis of Impediments to Fair Housing (AI). In 2003, the City of Springfield's Office of Community Development revised its AI with the help of MBL Housing and Development Inc., a consultant hired based on direction from HUD. In 2006, the City of Springfield augmented this AI with additional analysis and creation of measurable action steps.

This 2013 update to the City of Springfield's Analysis of Impediments to Fair Housing has been completed by the Pioneer Valley Planning Commission (PVPC).

B. Participants

Agency Participation

The Pioneer Valley Planning Commission solicited information and direct feedback from the following organizations in preparing this AI;

- U.S. Department of Housing and Urban Development (HUD)
- Massachusetts Commission Against Discrimination
- Massachusetts Department of Housing and Community Development
- Massachusetts Fair Housing Center
- HAPHousing, Inc.
- Springfield Housing Authority
- City of Springfield

Fair Housing Survey

In order to receive resident feedback from throughout the City of Springfield a survey was developed and made available online on the City of Springfield website. This survey provides information on the purpose and process of the City's Analysis of Impediments and solicits feedback on potentially discriminatory actions experienced by residents when seeking housing within the City of Springfield as well as when seeking housing outside the City. The survey also gathers information on how well

participants feel the City is doing in meeting the housing needs of the community and how well the City is doing including all residents in housing planning processes.

[The City's Fair Housing Survey will remain available online until April 19th. The survey is accessible through the City's website www.springfieldcityhall.com or at www.surveymonkey.com/s/PP5KC63.]

Listening Sessions

[Planning Commission staff continue to conduct listening sessions to gather feedback from City residents regarding their experiences seeking housing in the City of Springfield and the greater region. The bulk of listening sessions will take place during the Analysis of Impediments Draft review phase which extends from April 8th to May 3rd 2013. Formal listening sessions will be scheduled at locations throughout the City during the month of April. Notices of these sessions will be advertised through the Republican Newspaper as well as on Springfield's Office of Housing webpage. Notices will also be made available to service providers and advocacy agencies throughout the area.]

C. Methodology Used

The framework for this AI is the "Suggested Format for the Analysis of Impediments" that is recommended by HUD in its Fair Housing Planning Guide. To complete the analysis, in the spring of 2013 PVPC reviewed data provided from the organizations listed above as well as data from the U.S. Census, the U.S. Bureau of Labor Statistics, Massachusetts Office of Labor and Workforce Development, Infogroup and the Warren Group. A review of existing housing related publications and materials was conducted including a review of the City's 2006 Analysis of Impediments, Springfield's Consolidated Plan 2010-14, the City of Springfield Zoning Ordinances and other City and State housing-related plans and policies Fair housing legal background was acquired through review of the *Analysis of Impediments To Fair Housing Access* prepared by the Massachusetts Department of Housing and Community Development.

[Upon completion of the public participation process outlined above, this data will be incorporated into the final Analysis of Impediments document.]

D. Funding of the AI

Community Development Block Grant (CDBG) funds allocated for administrative costs were used to complete this Analysis.

E. Conclusions

Overview of Findings

According to HUD's *Fair Housing Planning Guide*, impediments to fair housing choice are, "any actions, omissions or decisions taken because of race, color, religion, sex, disability, familial status or national origin which restrict housing choices or the availability of housing choices." Further, impediments include, "any actions, omissions or decisions which have the *effect of* restricting housing choices or the availability of housing choices" to members of these protected classes.³

³ Department of Housing and Urban Development, *Fair Housing Planning Guide* <http://www.hud.gov/offices/fheo/images/fhpg.pdf>

A more detailed analysis of impediments found and actions to address these impediments is found in section VI of this report.

1. Impediments Found

The following impediments to fair housing choice in the City of Springfield were identified through this Analysis of Impediments:

- ✓ **Lack of awareness of fair housing laws issues & availability of services and support**
- ✓ **Racial and ethnic segregation throughout the region**
- ✓ **Language barriers and linguistic profiling**
- ✓ **Imbalance between rental & homeownership in various neighborhoods and the region**
- ✓ **Age of housing, especially rental stock & the prevalence of lead-based paint hazards and inaccessible units.**
- ✓ **Presence of deteriorated privately-owned properties that are vacant or not actively managed**
- ✓ **Evidence of predatory lending and redlining**

2. Actions To Address Impediments

The City of Springfield proposes the following actions to address the impediments to fair housing that were identified through this AI:

- ✓ Continue and enhance funding and support for existing initiatives to educate both landlords and tenants about their rights and responsibilities under the Fair Housing Laws. Develop marketing and outreach efforts to reach ethnic and linguistic minorities. Develop marketing and outreach efforts to reach owners of smaller rental properties. Efforts to educate property owners and developers to increase the accessible housing stock is also encouraged;
- ✓ Continue to support existing fair housing enforcement, testing and education programs;
- ✓ Work with City Departments, the Springfield Housing Authority and other community partners to ensure fair housing practices are in place.
- ✓ Continue to offer City services, particularly first-time homebuyer education and counseling, fair housing education and credit counseling, in languages other than English (primarily Spanish) and target these programs to minorities;
- ✓ Continue to support organizations that provide education, counseling and assistance to homebuyers and homeowners to promote sustainable homeownership;

- ✓ Work with surrounding communities as well as service and housing agencies to identify and overcome barriers to the regional racial imbalance;
- ✓ Partner with other jurisdictions in the region, affordable housing advocates, employers and community groups to advocate for a more equitable distribution of affordable housing opportunities in the Pioneer Valley region;
- ✓ Implement balanced housing strategy; encourage homeownership throughout the City, with an emphasis on neighborhoods where homeownership rates are low and in neighborhoods that have little minority representation;
- ✓ Provide financing and other incentives for property owners to upgrade housing, address lead-based paint hazards and make reasonable accommodations for residents with disabilities;
- ✓ Pursue strategies to address abandoned properties through demolition and/or redevelopment;
- ✓ Provide support to agencies and organizations attempting to prevent and mitigate foreclosures within the City.
- ✓ Work with local lending institutions to do outreach to minority community to address the issue of predatory lending and housing repair scams.

II. Jurisdictional Background Data

A. Demographic Data

Regional Context

The Springfield Metropolitan Area has recently been classified as one of the most residentially segregated metropolitan areas in the country, based upon a “dissimilarity index”, a statistical tool that analyzes the degree of racial and ethnic integration within a geographic area.

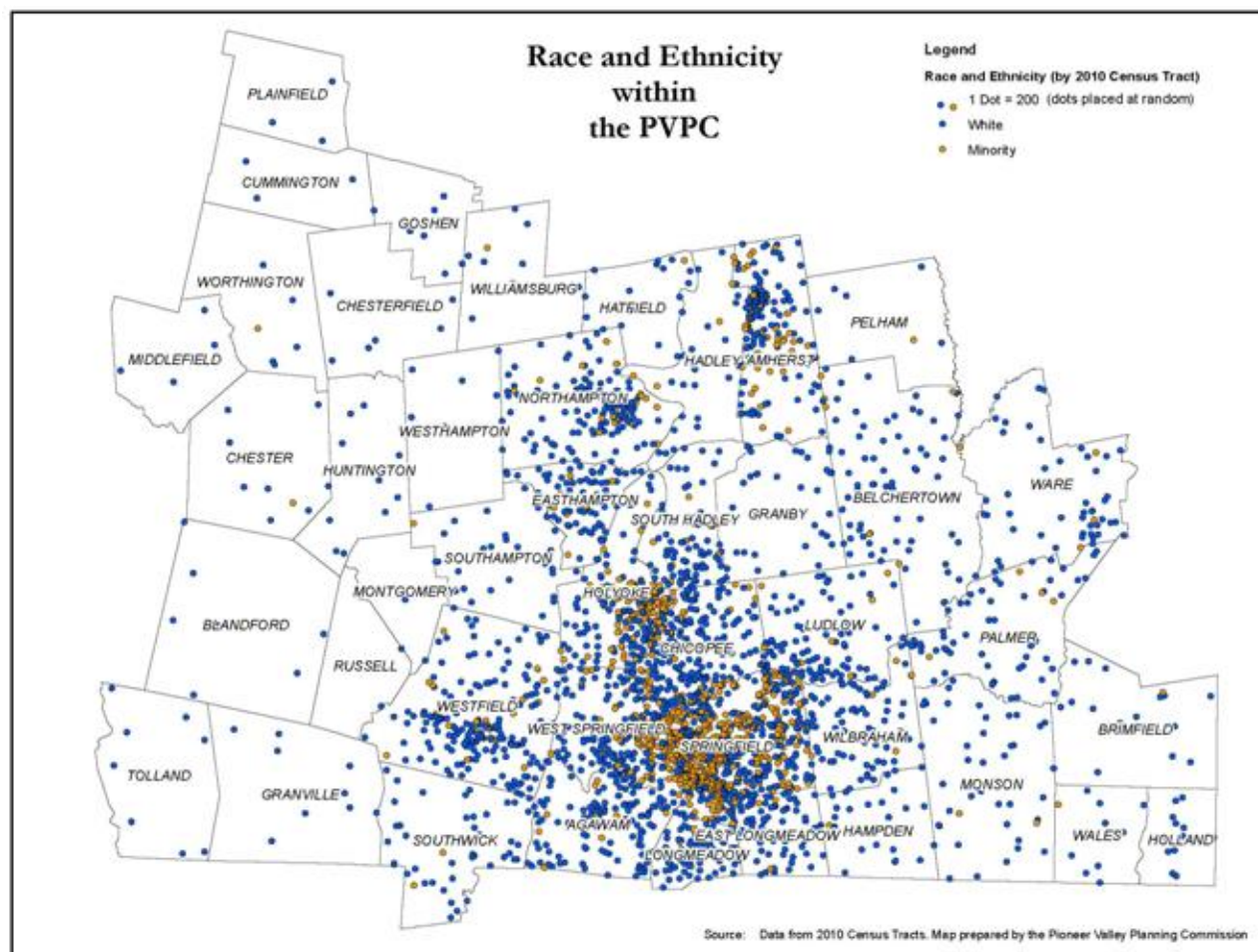
The University of Michigan report *New Racial Segregation Measures for Large Metropolitan Areas: Analysis of the 1990-2010 Decennial Censuses*,⁴ which analyzed and ranked the 102 United States metropolitan areas with populations 500,000 and over, identifies the Springfield Metropolitan Area and #1 in the country for Hispanic-White segregation, and #22 for Black-White segregation. The metro area ranks #57 for Asian-White segregation.

Within the metropolitan area, minority groups are largely concentrated in the urban areas. The City of Springfield is home to 75% of the region’s black residents and over 50% of the region’s Hispanic residents. Population growth among minority groups in the region is tending to increase this concentration. The region’s Hispanic and Latino population grew by almost forty percent from 2000 to 2010. The portion of the population who are Hispanic and Latino in the Pioneer Valley region remains significantly higher than the state as a whole, 17% versus 10% respectively. The majority of this growth, 84%, occurred within the cities of Springfield, Chicopee and Holyoke, the region’s urban core.

When similar dissimilarity index data was collected for the 2006 Analysis of Impediments (using 2000 Census Data), the Springfield MSA ranked #33 for Asian/white segregation, indicating that in the last 10 years the Asian population has become significantly more integrated within the MSA. However, these 2000 Census figures ranked the MSA 65th for white/black segregation and 9th for white/Hispanic residential segregation. The sharp increase in rank for the Springfield Metro Area on the dissimilarity index for both African American and Hispanic populations is likely due to the addition of Franklin County to the MSA. Franklin County communities, like most of the municipalities outside the urban core, are predominately white while the area’s minority population is concentrated in the core cities of Springfield and Holyoke.

The map below illustrates the Pioneer Valley and its racial and ethnic population concentrations.

⁴ University of Michigan, *Race Segregation for Largest Metro Areas (Population over 500,000)*
<http://www.psc.isr.umich.edu/dis/census/segregation2010.html>



Percentage Minority Population in the Pioneer Valley

Community	Population	% Minority Race*	% Hispanic
Agawam	28,383	5.4	3.2
Amherst	37,403	21	6.4
Belchertown	14,354	7.1	3.1
Blandford	1,164	1.7	1.1
Brimfield	3,541	0.4	0.9
Chester	1,275	0.5	0.5
Chesterfield	1,015	0.6	1.6
Chicopee	55,165	13.4	14.8
Cummington	1,100	0.8	1.1
E. Longmeadow	15,446	6.2	1.6
Easthampton	16,054	6.3	2.2
Goshen	1,080	5.6	1.6
Granby	6,229	4.8	3.3
Granville	1,525	3.0	1.0
Hadley	5,176	5.8	1.7
Hampden	5,126	2.2	0.2
Hatfield	3,268	2.7	0.8
Holland	2,644	4.6	1.4

Holyoke	33,795	15.3	48.2
Huntington	2,206	6.4	2.1
Longmeadow	15,759	6.4	3.4
Ludlow	21,156	6.1	5.4
Middlefield	418	0	0
Monson	8,534	3.2	3.4
Montgomery	732	1.6	1.5
Northampton	28,709	14.1	7.4
Palmer	12,196	3.3	2.0
Pelham	1,246	4.3	2.2
Plainfield	611	5.4	3.6
Russell	1,665	6.5	5.3
South Hadley	17,494	8.2	2.9
Southampton	5,718	1.1	5.9
Southwick	9,378	2.1	3.6
Springfield	152,906	48.6	36.0
Tolland	494	0	0
Wales	1,910	2.8	0.2
Ware	9,860	1.8	3.5
Westfield	40,974	7.0	5.2
Westhampton	1,585	4.7	2.9
West Springfield	28,287	11.6	6.6
Wilbraham	14,089	4.4	2.1
Williamsburg	2,633	2.1	3.1
Worthington	1,167	1.3	0.3

*Minority Race includes Black/African American, American Indian/Alaska Native, Asian, Pacific Islander, Other & Multi-Racial
Source: American Community Survey 2006-2010

The City of Springfield

The population of the City of Springfield has remained relatively consistent over the past ten years. Between 1990 and 2000 the City population declined by nearly 5,000 residents. Between 2000 and 2010 the population grew by roughly 1,000 inhabitants. Today, the City is home to a population of 153,060 residents.

Springfield Population

1990	2000	2010
156,983	152,082	153,060

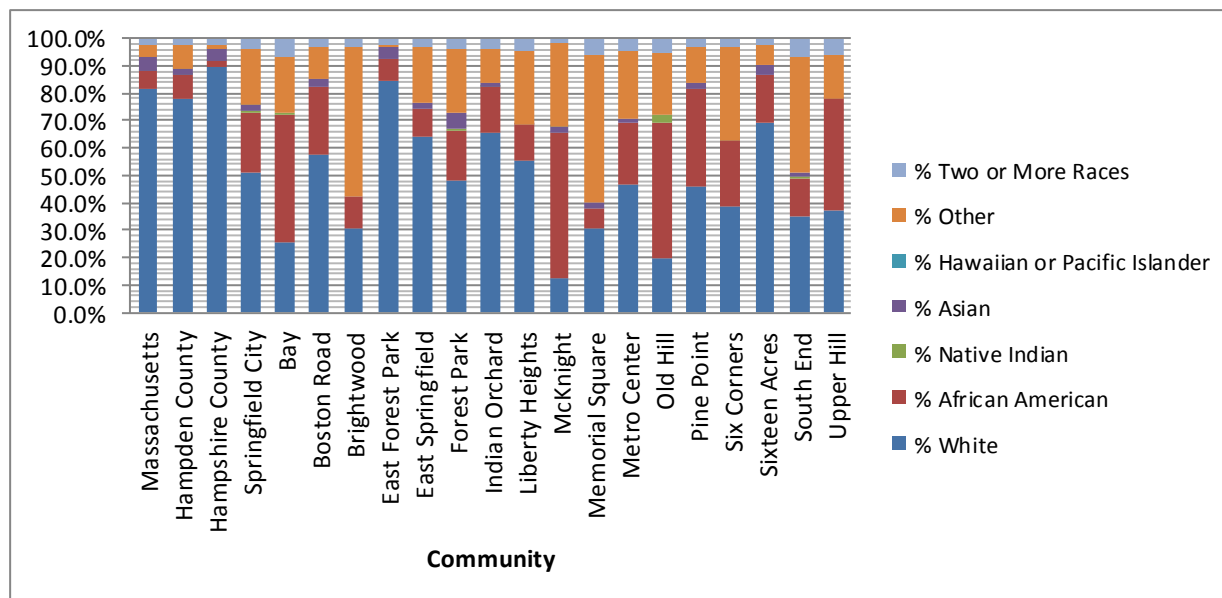
Racial & Ethnic Composition of Springfield

The racial and ethnic make-up of Springfield has been shifting significantly over the last forty years. The city has seen a steady rise in its black and Asian populations, 3% and 1% respectively over the last 20 years, and a sizeable increase in the Hispanic population. Springfield's African American population represents 22% of its total population, and 2% of the population is Asian. The Hispanic population increased by 10% between 1990 and 2000 and another 10% between 2000 and 2010. According to the Census' 2007-2011 American Community Survey data, 37% of the population of Springfield is Hispanic. In contrast, in 1980, only 9% of Springfield's population was reported as Hispanic. The three largest minority populations in the City are the Hispanic, African American and Asian populations.

While minority populations have increased in the City, over the same time period Springfield's white population has decreased. The city's white population declined by 13% between 1990 and 2000, and another 4% between 2000 and 2010. American Community Survey data reports the white population in Springfield as 52%.

While Springfield as a whole is ethnically and racially diverse, so are its neighborhoods. The chart below compares race and ethnicity data for the city, its neighborhoods, the region as well as the Commonwealth.

Population by Race & Ethnicity 2010



Source: American Community Survey 2006-2010

The City is made up of 17 distinct neighborhoods and much of its population has deep historical roots in particular neighborhoods. The City's African-American population has historically been concentrated in the Bay, McKnight, Upper Hill and Old Hill neighborhoods (collectively referred to as Mason Square). The City's Latino population has historically been concentrated in the North End neighborhoods of Memorial Square and Brightwood. The table below illustrates the changing demographics of these neighborhoods over time.

The overall shifts in City demographics have made all City neighborhoods that were predominantly white far more integrated. In 2010, only one neighborhood in the City (East Forest Park) is more than 75% white; most neighborhoods are at least 10% Black and 20% Hispanic. At the same time, the racially isolated Mason Square neighborhoods have become less so. Bay neighborhood was 84% Black in 1980; it is now 55% Black. The three other Mason Square neighborhoods are less than 50% Black. Almost all Springfield neighborhoods have experienced an increase in Black population over the last three decades (Brightwood is a notable exception).

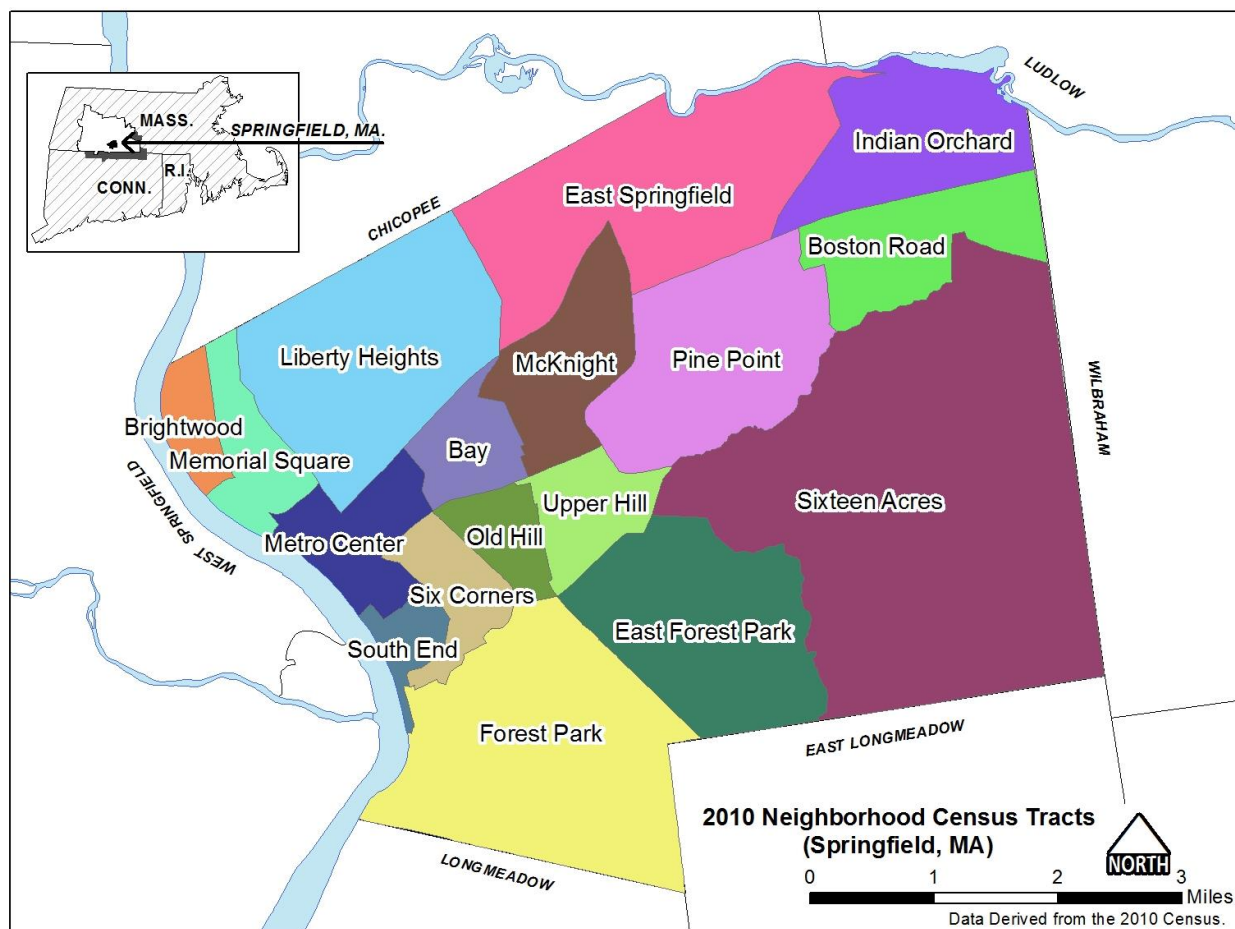
Every neighborhood on the City has experienced increases in Hispanic population, including Memorial Square and Brightwood. These neighborhoods have large Hispanic minority populations—over 80%.

Springfield MA Neighborhoods, percentage by race and ethnicity, 1970-2011																							
Neighborhood	White						Black						Asian						Hispanic				
	1970	1980	1990	2000	2007-2011 ACS		1970	1980	1990	2000	2007-2011 ACS		1970	1980	1990	2000	2007-2011 ACS		1970	1980	1990	2000	2007-2011 ACS
Indian Orchard	98%	92%	86%	71%	66%		2%	6%	8%	12%	15%		n/a	0%	1%	1%	3%		1%	3%	10%	22%	35%
East Springfield	98%	98%	93%	75%	47%		1%	1%	4%	10%	8%		n/a	0%	1%	1%	2%		0%	1%	5%	20%	28%
Liberty Heights	99%	88%	80%	66%	53%		1%	3%	6%	9%	13%		n/a	0%	1%	1%	1%		3%	12%	21%	30%	57%
Memorial Square	93%	39%	36%	26%	35%		6%	4%	7%	4%	10%		n/a	0%	1%	1%	2%		29%	68%	82%	83%	86%
Brightwood	75%	29%	28%	32%	27%		24%	16%	12%	9%	13%		n/a	0%	0%	0%	0%		30%	63%	40%	87%	83%
Metro Center	95%	76%	56%	40%	45%		4%	14%	21%	19%	23%		n/a	1%	1%	1%	1%		4%	14%	30%	52%	53%
Bay	41%	26%	27%	24%	28%		58%	67%	59%	55%	46%		n/a	1%	1%	1%	1%		1%	9%	18%	27%	33%
McKnight	43%	13%	18%	19%	12%		57%	84%	70%	62%	55%		n/a	0%	0%	1%	1%		1%	6%	18%	27%	39%
Pine Point	83%	79%	64%	49%	44%		7%	22%	29%	34%	37%		n/a	0%	1%	2%	2%		1%	3%	9%	20%	32%
Boston Road	96%	91%	84%	68%	58%		4%	7%	13%	18%	24%		n/a	0%	1%	2%	3%		1%	2%	5%	16%	25%
Sixteen Acres	95%	88%	84%	76%	71%		4%	10%	13%	16%	18%		n/a	1%	1%	1%	2%		1%	1%	3%	8%	16%
Upper Hill	61%	39%	34%	30%	33%		38%	58%	61%	56%	47%		n/a	0%	1%	2%	0%		2%	3%	9%	13%	21%
Old Hill	29%	15%	13%	17%	19%		71%	74%	65%	55%	47%		n/a	0%	1%	1%	0%		2%	14%	25%	38%	40%
Six Corners	78%	61%	48%	33%	40%		21%	27%	30%	28%	26%		n/a	0%	1%	1%	0%		5%	16%	32%	48%	57%
South End	95%	79%	53%	34%	38%		4%	11%	21%	14%	15%		n/a	0%	1%	0%	1%		1%	17%	36%	62%	63%
Forest Park	99%	97%	88%	59%	50%		0%	1%	5%	15%	17%		n/a	0%	2%	6%	6%		0%	2%	8%	23%	36%
East Forest Park	99%	98%	97%	88%	84%		1%	1%	2%	6%	9%		n/a	0%	1%	2%	4%		1%	0%	1%	5%	8%
Springfield	87%	76%	69%	56%	52%		13%	16%	19%	21%	22%		n/a	0%	1%	2%	2%		3%	9%	17%	27%	37%
Hampden County	94%	89%	85%	79%	78%		5%	6%	8%	8%	9%		n/a	0%	1%	1%	2%		2%	5%	10%	15%	20%
Springfield MSA	95%	91%	86%		82%		5%	5%	7%		6%		n/a	0%	1%		2%		2%	4%	9%		15%

Current Neighborhood Composition by Race and Ethnicity

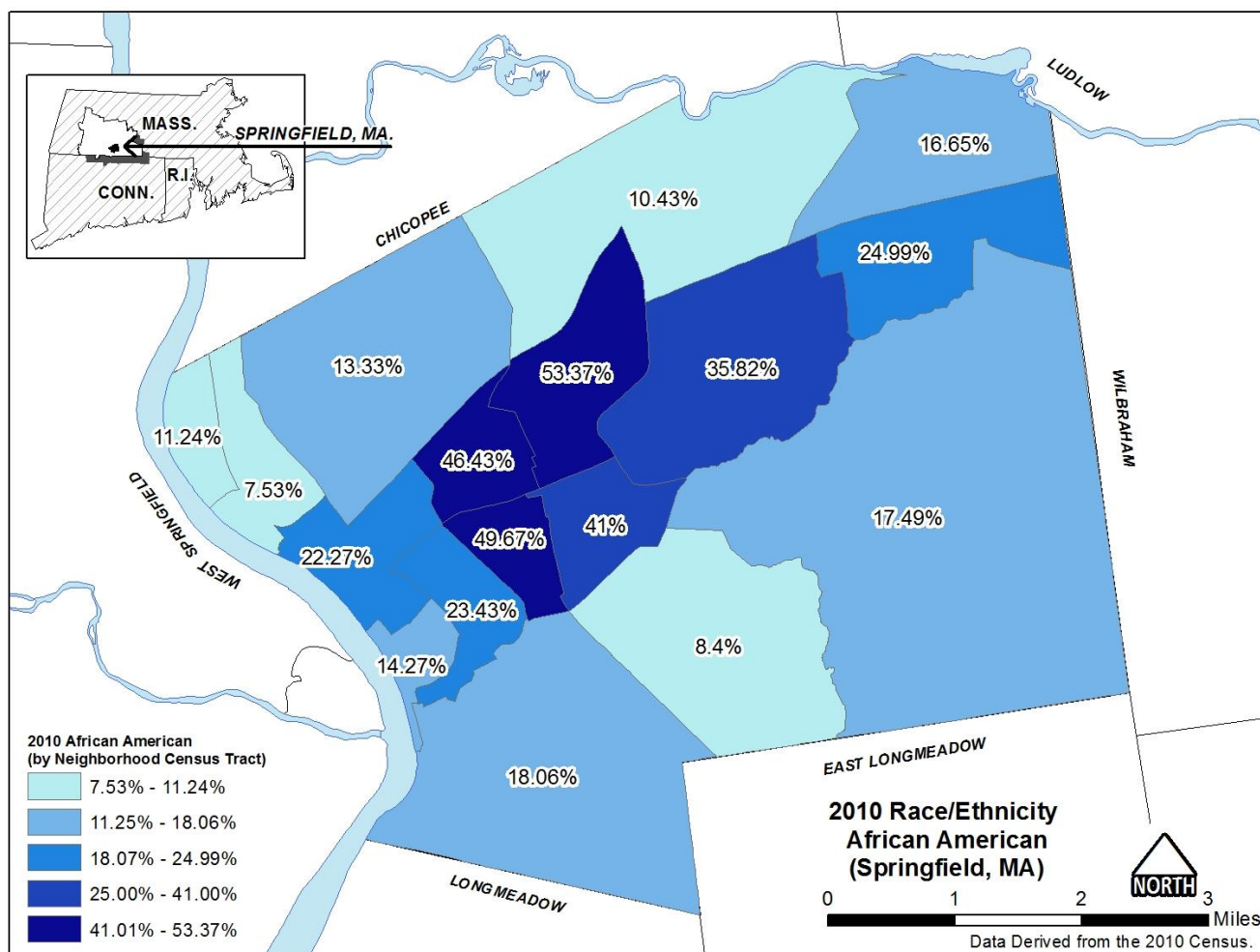
A series of maps below demonstrates the current race and ethnicity of Springfield neighborhoods.

City of Springfield Neighborhoods



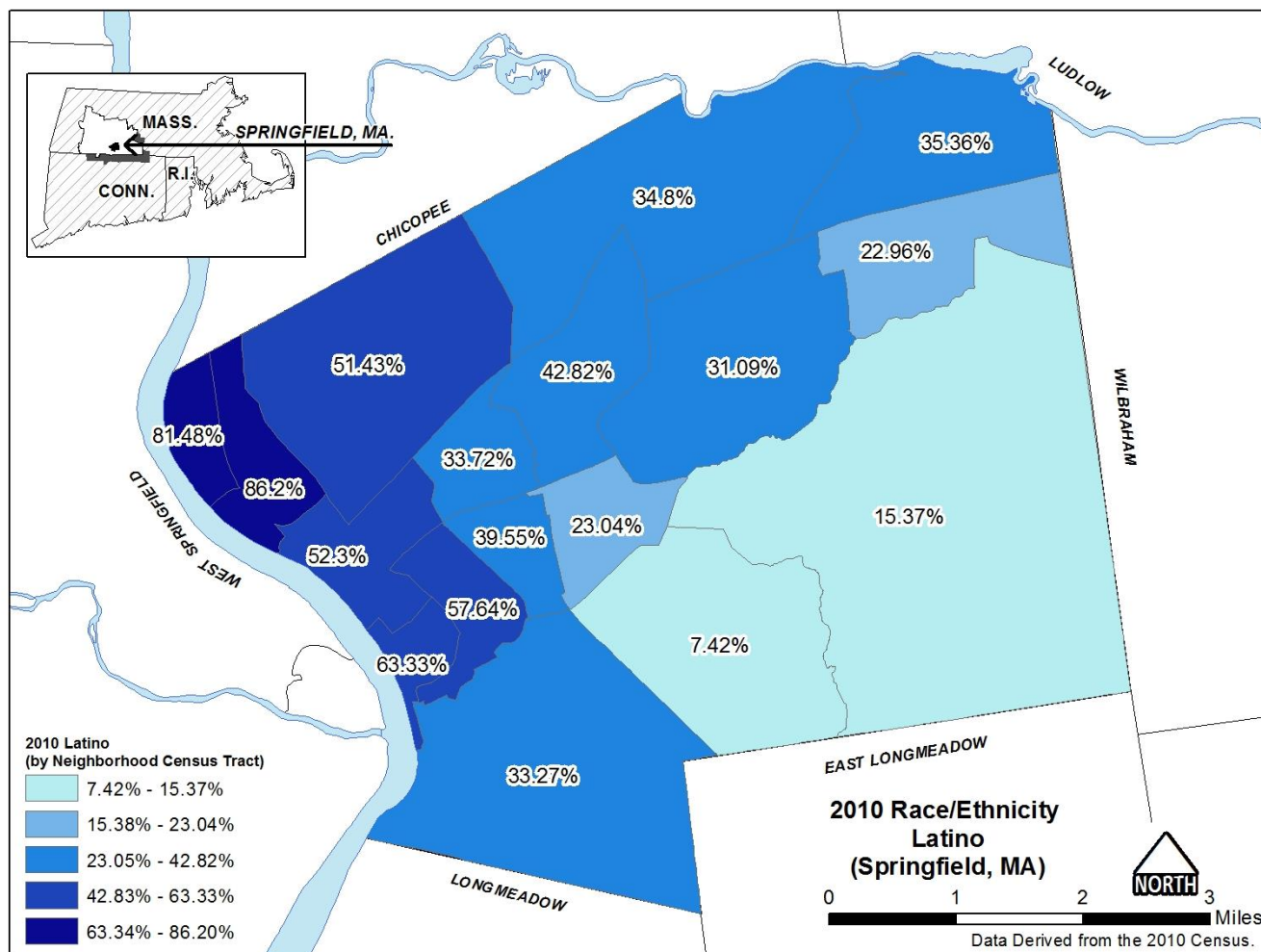
Springfield's African American population live in all City neighborhoods, but continue to be concentrated in the Bay, McKnight, Upper Hill and Old Hill neighborhoods. Census data shows 55% of McKnight neighborhood residents are black, 47% in the Upper Hill and Old Hill neighborhoods and 46% in Bay.

African American Population by Neighborhood 2010



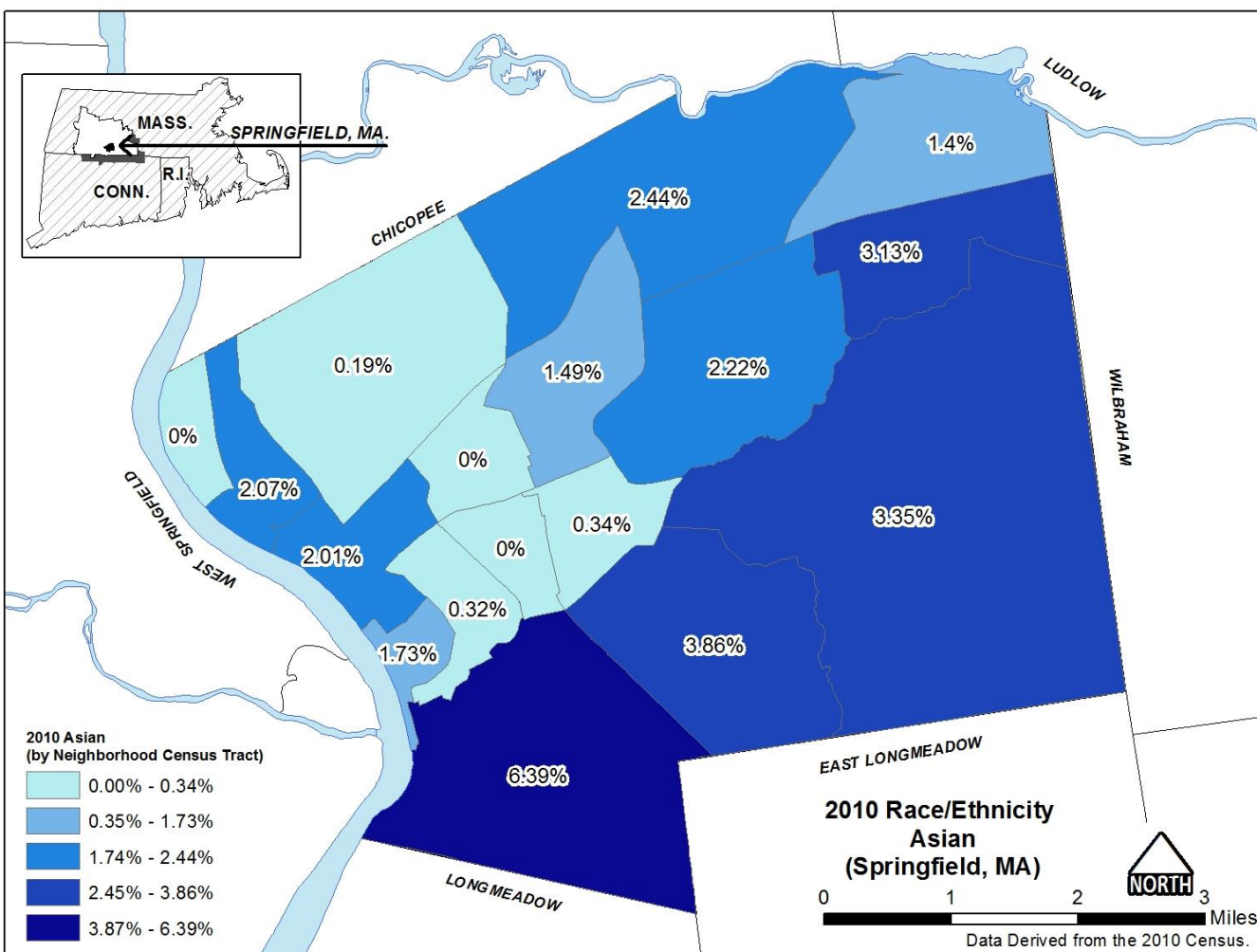
Springfield's Hispanic population has grown significantly in the last forty years; making up just 3% of the total population in 1970 and expanding to 37% of the total population according to the Census' American Community Survey statistics for 2007-2011. The City's Memorial Square and Brightwood neighborhoods have been the historic centers of these concentrations. Today, 86% of the population of the Memorial Square neighborhood is Hispanic and 83% of the Brightwood neighborhood. High concentrations of Hispanic residents also exist in the South End (63% of total population), Six Corners (57%) and Metro Center (53%).

Hispanic Population by Neighborhood 2010



Springfield's Asian population is concentrated in the Forest Park and East Forest Park neighborhoods where 6% and 4% of their respective populations are Asian.

Asian Population by Neighborhood 2010



In the last forty years, the white population in Springfield has consistently declined in all city neighborhoods, with the exception of the Old Hill and Six Corners neighborhoods which experienced small increases in their white population between 2000 and 2010. Concentrations of white persons remain in East Forest park, where 83% of the neighborhood population is white, Sixteen Acres (71%) and Indian Orchard (66%).

Foreign Born Population & Linguistic Isolation

Immigration from places outside the continental United States and migrants from Puerto Rico have also helped to sustain growth in the City of Springfield. The 2007-2011 American Community Survey estimates that roughly 10% of the City's population was born outside the United States, excluding migrants from Puerto Rico.

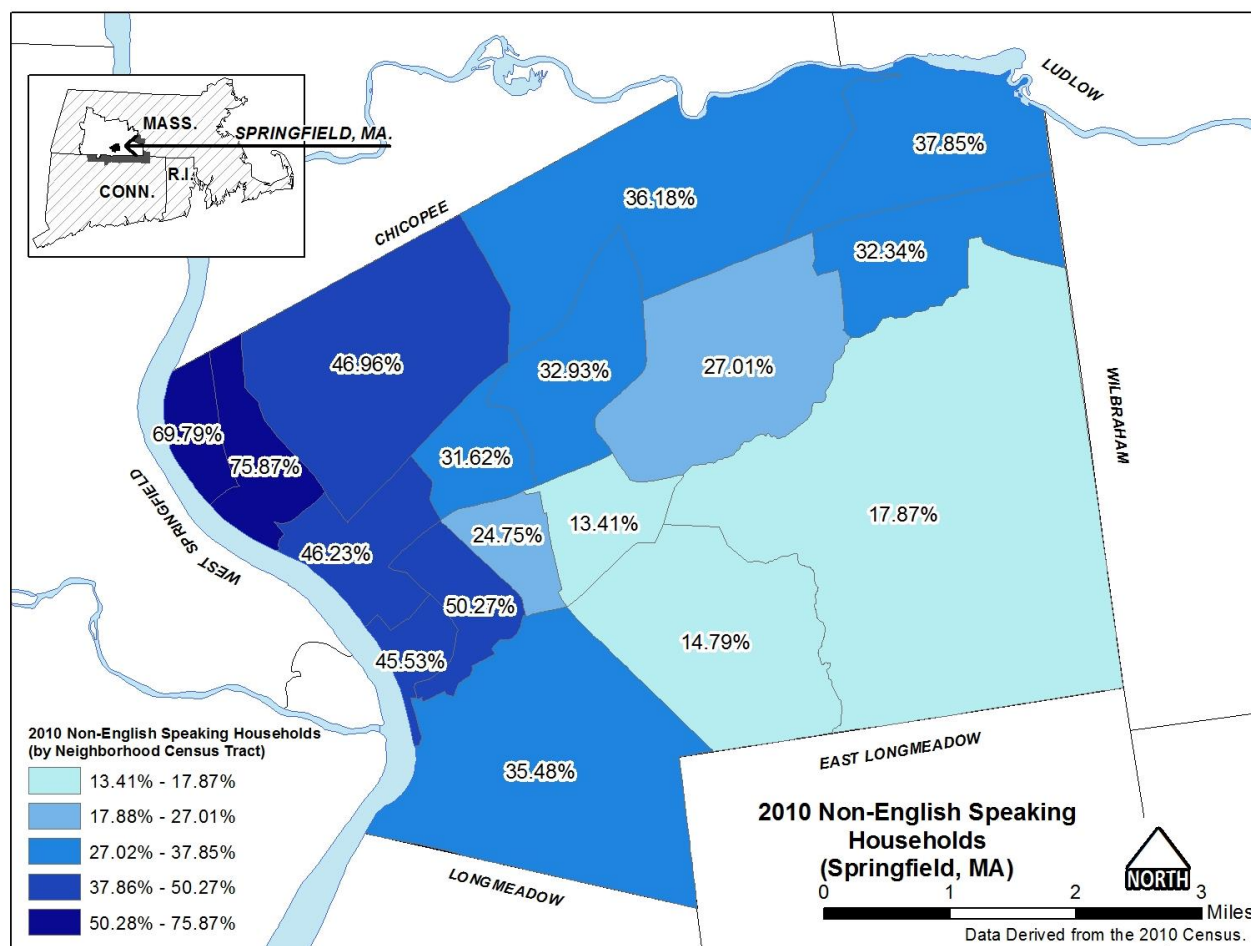
In the Pioneer Valley region, immigrants and Puerto Ricans have largely settled in Springfield, Holyoke, Amherst, Ludlow, West Springfield, Westfield and Chicopee. Despite the increasing rate of immigration into the region and nation, refugee resettlement has diminished as a component of immigration in the region as well as the nation. Starting in the 1970s the region's Vietnamese residents were among the first refugee immigrant populations to arrive in the region. They mostly settled in Springfield where there a thriving population continues to reside. In 2011, residents from Vietnam made up the largest portion of the City's foreign born population. Other significant population groups include individuals from Central and South America, primarily Mexico, Guatemala and Columbia and Southern Europe including Italy, Portugal and Poland. The City is also home to a sizeable population of Eastern African immigrants including those from Kenya and a significant population of individuals from Barbados. The city and surrounding region has also seen a more recent influx of Southeast Asian and Russian speaking immigrants from the former Soviet Republics.

It is common with nearly all new immigrant groups that later arrivals tend to move into neighborhoods where others from their home country already reside. This pattern creates strong and diverse ethnic neighborhoods but also results in concentrations of minority groups.

For some new immigrants, the language barrier can create a significant challenge. According to the Census's American Community Survey data from 2006-2010, 37.8% of Springfield's population age five and older speak a language other than English at home. Nearly 85% of these residents are Spanish speakers. As seen on the map below, concentrations of non-English speakers vary widely by neighborhood. The highest concentrations of non-English speakers are in the City's Brightwood and Memorial Square Neighborhoods. In the Brightwood neighborhood 69.8% of residents do not speak English at home; in Memorial Square, more than three quarters of the population, 75.9%, does not speak English at home. In the 2010-2011 school year, Springfield Public Schools reported that 24% of their students did not speak English as their first language and 14% of their student body is Limited English Proficient.

Linguistic isolation is defined by the Census Bureau as a household in which no one over 14 years of age speaks only English or speaks a non-English language and speaks English 'very well.' In 2011, the Census estimated 11.5% of the population of Springfield to be linguistically isolated.

Non-English Speaking Households by Neighborhood 2010

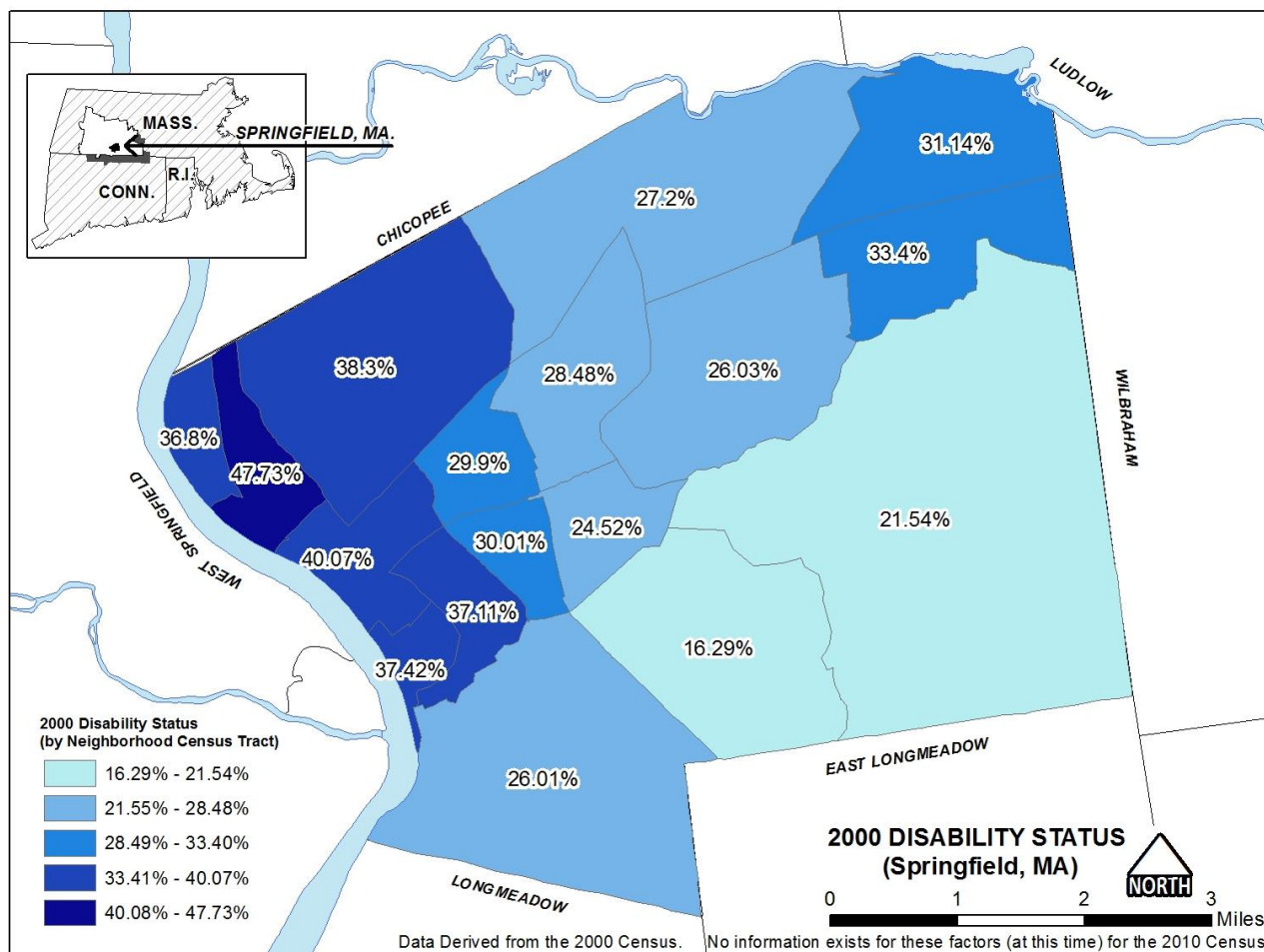


Population with Disabilities

Disability is seen as a complex interaction between a person and their environment. The U.S. Census Bureau defines a disability as a long-lasting physical, mental or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business. Many residents with one or more disabilities face housing challenges due to a lack of housing that is affordable and physically accessible.

The most up to date Census figures available on disability are from the 2000 Census. 2000 Census figures report that 27.6% of Springfield residents age five and over report one or more disabilities. This equates to over 38,000 disabled residents in the city. This figure is nearly 50% higher than the Commonwealth as a whole where 18.5% of residents report disabilities and over 33% higher than the percentage of disabled persons in the Pioneer Valley Region (20.7%). The city's disabled population is most concentrated in the city-center neighborhoods of Memorial Square, Metro Center, Six Corners and the South End. Nearly half (47.7%) of Memorial Square residents are disabled. Urban core cities including Springfield report higher concentrations of disabled person. This can be attributed to the greater availability of social and supportive services, transit services and lower cost and larger availability of housing in these communities. The map below shows the city's disabled population concentrations by neighborhood.

Springfield Disabled Residents by Neighborhood 2000



Springfield residents age 65 and over reporting disabilities reached 43.6% in 2000. This too is greater than the percentage of residents state-wide, 37.8%, and greater than the Pioneer Valley Region, 40%. As with disabilities in general, the greatest concentration of disabled residents in the city reside in city-center neighborhoods. 78% of residents over age 65 in the Memorial Square neighborhood and 72% of seniors in the Six Corners neighborhood report being disabled. The most common disabilities reported by seniors include physical ability, hearing and independent living. As in all areas, Springfield's elderly population is projected to increase, which will increase the demand for affordable and barrier-free/accessible housing. The 2010-2014 Springfield Consolidated Plan notes that while a variety of services are available to elders to help with independent living needs, existing support systems are overwhelmed. Because the elderly population is projected to increase, an additional burden will be placed on already stretched systems.

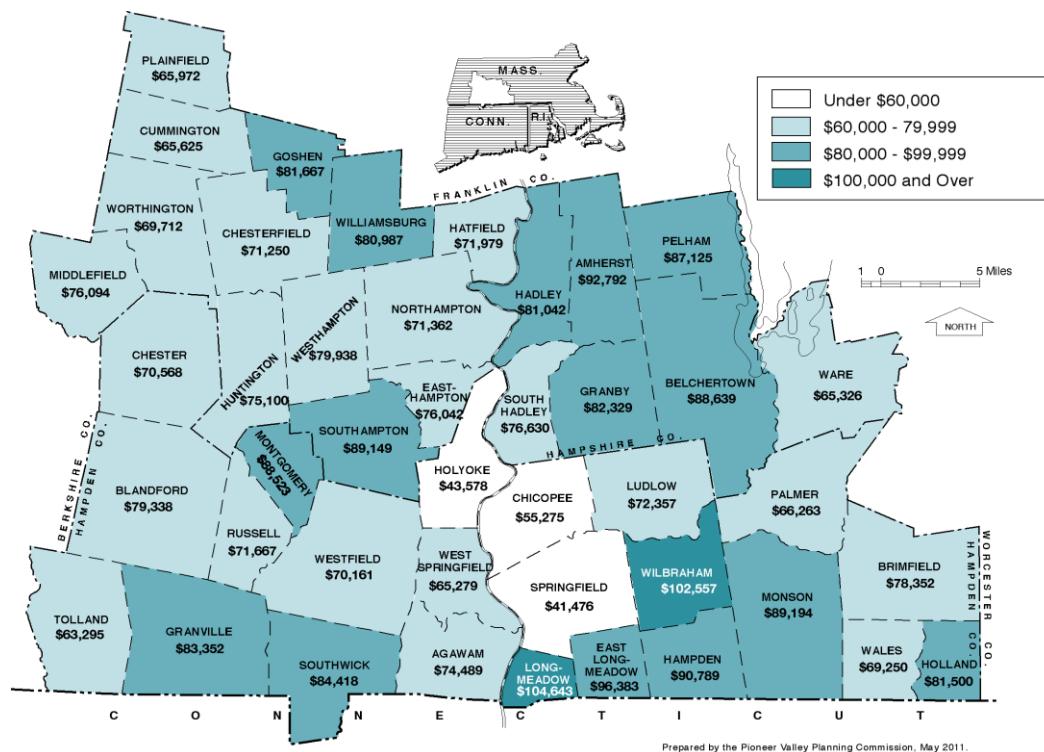
B. Income Data

Median Family Income

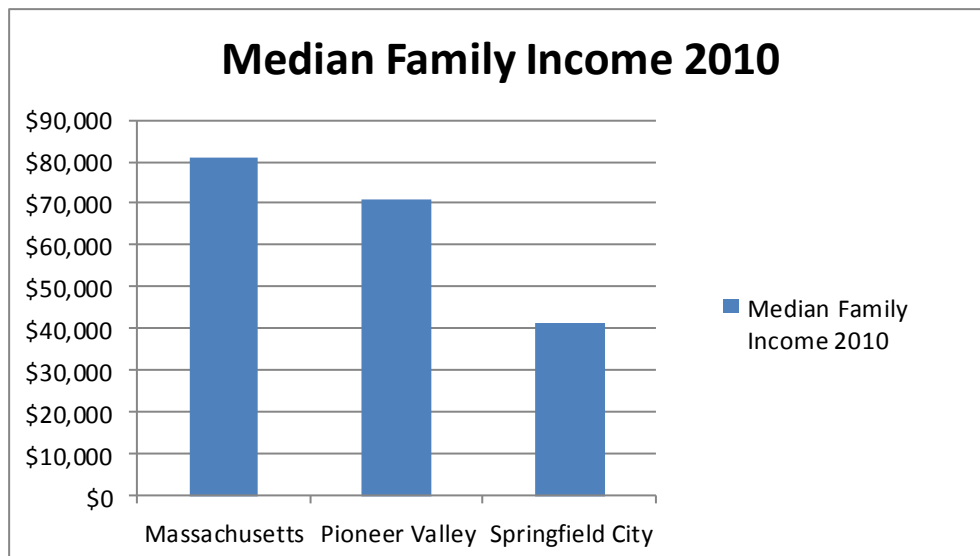
According to American Community Survey figures for 2005-2009, the city of Springfield has the lowest median family income in the Pioneer Valley Region, \$41,476. This is especially striking when viewed in

the context of the greater region where the three towns with the highest median family income; Longmeadow (\$104,643), Wilbraham (\$102,557) and East Longmeadow (\$96,383) share a border with the city of Springfield.

Median Family Income Pioneer Valley 2006-2010



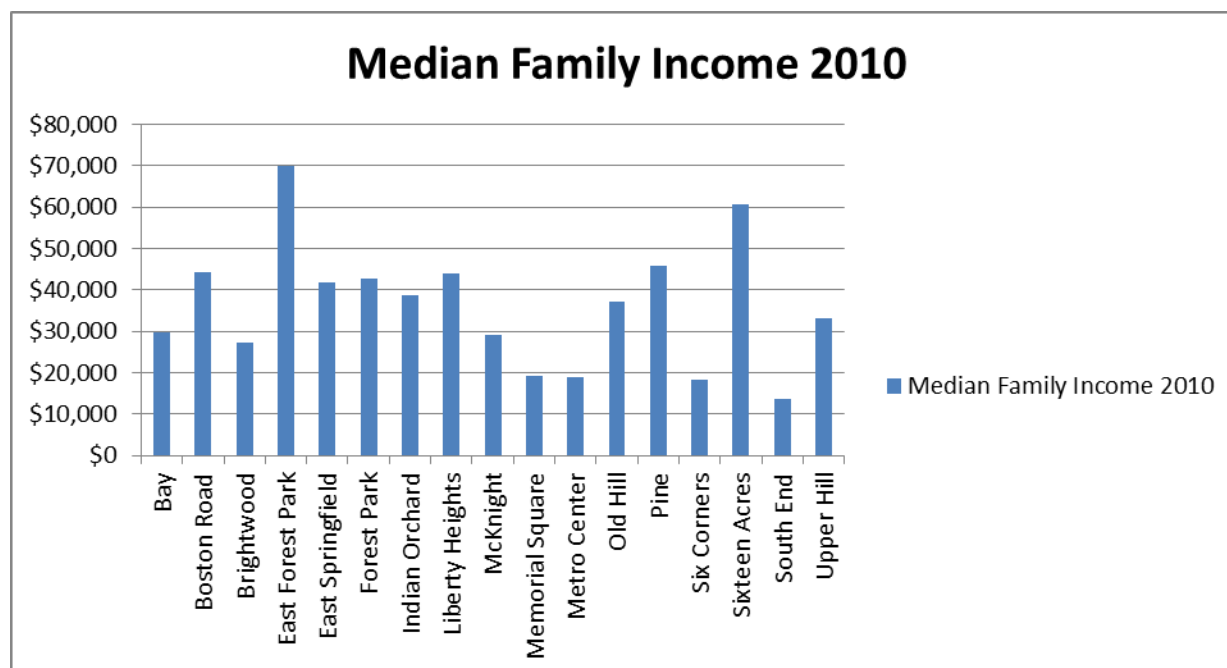
Median family income for the city of Springfield has historically lagged behind the County, Pioneer Valley region and the Commonwealth. 2010 Census data shows that Springfield's median family income (\$41,532) is just over half (51%) of that for Massachusetts as a whole (\$81,165).



Source: American Community Survey 2006-2010

In 2000, Springfield's median family income was 58.8% of that for the Commonwealth. The reduction to 51% in 2010 shows a widening gap between the growth of income levels for the state in comparison to the city of Springfield. This gap is also widening when the city is compared to Hampden County and the larger Pioneer Valley region. In 2000, Springfield's median family income was 73.7% of that for Hampden County and 68% of that for the Pioneer Valley. Those percentages dropped to 68% and 59% respectively for 2010. The median income of the city has not kept pace with that of the region or the Commonwealth. This widening gap has significant implications on every aspect of life within the city.

There are significant income disparities between the Springfield's neighborhoods. Like many cities, the lowest income neighborhoods are in the city-center while more middle-class neighborhoods circle the periphery. In 2010, the median family income in the City's South End neighborhood was just \$13,835, while in the City's East Forest Park neighborhood the median income was \$69,854.



Source: American Community Survey 2006-2010

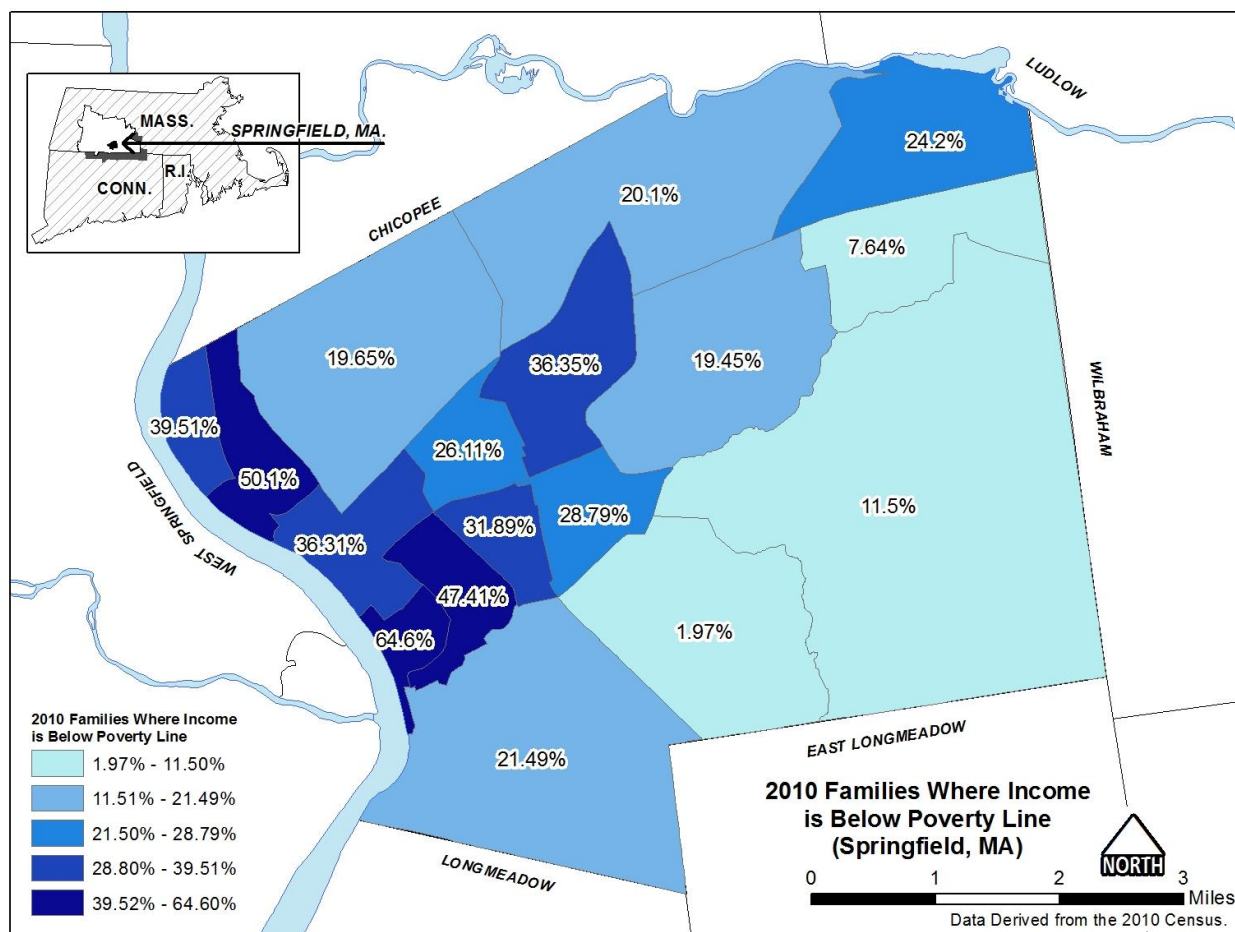
Poverty

The number of Springfield families living below the poverty line has consistently increased since the 1980s. In 1990 6,884 or 17.7% of families lived below the poverty line. This increased to 7,100 or 19.3% in 2000, and in 2010 8,016 or 22.6% of Springfield's families were living in poverty.

While Springfield's family poverty rates increased overall between 2000 and 2010; certain city neighborhoods were especially affected. Between 2000 and 2010, the Upper Hill neighborhood experienced a 92.7% increase in family poverty and the city's East Springfield neighborhood saw an increase of 83.9%. Ten of Springfield's 17 neighborhoods are areas of poverty concentration; meaning the percentage of residents living in poverty exceeds the percentage for the overall city population. Conversely, the city's Boston Road neighborhood experienced a 50.8% reduction in the family poverty rate while the Bay neighborhood saw a reduction of 29.2%.

[Chart needs to be properly formatted and inserted – not available for April 8th Draft.]

Springfield Families Below Poverty Level 2010



The number of children age five and under living in poverty also increased significantly between 2000 and 2010 in the city. The rate of children living in poverty in Springfield is nearly three times that of Massachusetts as a whole.

Percentage of Children Age 5 and Under Living in Poverty

	2000	2010
Springfield	39.3	44.2
Pioneer Valley	23.0	28.4
Massachusetts	12.2	14.9

Source: Census 2000, American Community Survey 2006-2010

C. Employment Data

The City of Springfield is the third largest city in the Commonwealth behind Boston and Worcester, and is home to 29.7% of the Pioneer Valley region's jobs. Despite having the highest total employment opportunities in the region, Springfield also has the highest unemployment rate in the region.

Like other cities in the northeast, Springfield's employment centers grew around large concentrations of manufacturing jobs which have largely diminished in size. The local economy is now primarily a

service-based economy. According to data from the Massachusetts Department of Labor and Workforce Development, in 2011 the largest employers in Springfield included service providers, education and health services. Together, these industries account for 70% of the total employment in the City.

Education

While level of educational attainment is one indicator of the types of occupations that the city's workforce is most suited to fill, it also suggests the earning potential and the type and size of housing that may be affordable to households in the city. In today's economy, a high school education is the minimum requirement to participate effectively in the job market.

[Data unavailable for April 8th Draft release]

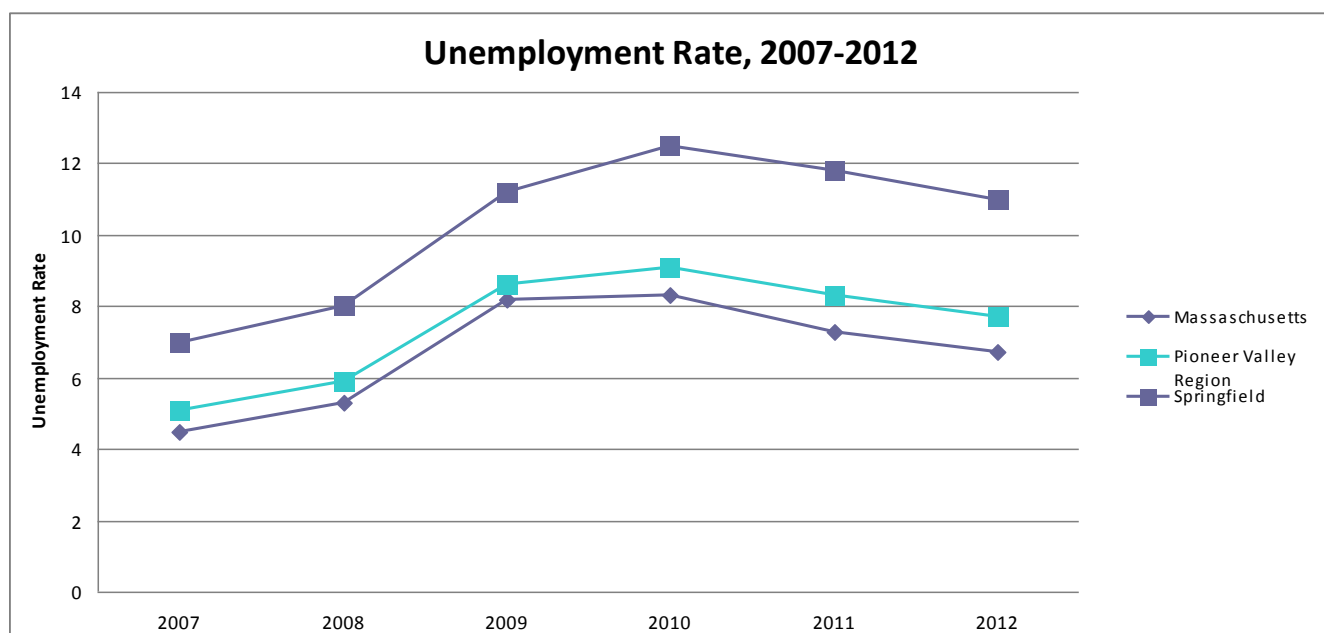
Unemployment

According to the Massachusetts Department of labor and Workforce Development, Springfield's unemployment rate in 2012 was 11%. Although the 2012 rate is lower than rates reported from 2009 to 2011, it's still significantly higher than Hampden County, the Pioneer Valley region and the Commonwealth as a whole. While the Pioneer Valley largely kept pace with unemployment trends experienced state-wide, rates in the City of Springfield have remained roughly 30% higher than the state throughout this time period. The charts below show unemployment rates over the last six years.

Unemployment Rate 2007-2012

	2007	2008	2009	2010	2011	2012
Springfield	7.0	8.0	11.2	12.5	11.8	11.0
Pioneer Valley	4.7	5.5	8.0	8.4	7.6	7.1
Massachusetts	4.5	5.3	8.2	8.3	7.3	6.7

Source: U.S. Bureau of Labor Statistics, MA Department of Labor & Workforce Development



Source: U.S. Bureau of Labor Statistics, MA Department of Labor & Workforce Development

D. Housing Profile

It's important to note that the data analyzed in this section, much of which is taken from the 2010 U.S. Decennial Census and 2006-2010 American Community Survey data from the Census, does not reflect the housing losses experienced by the City as a result of the June 1st 2011 tornado.

[Insert data on housing loss, major structural damage, etc. – unavailable for April 8th Draft release]

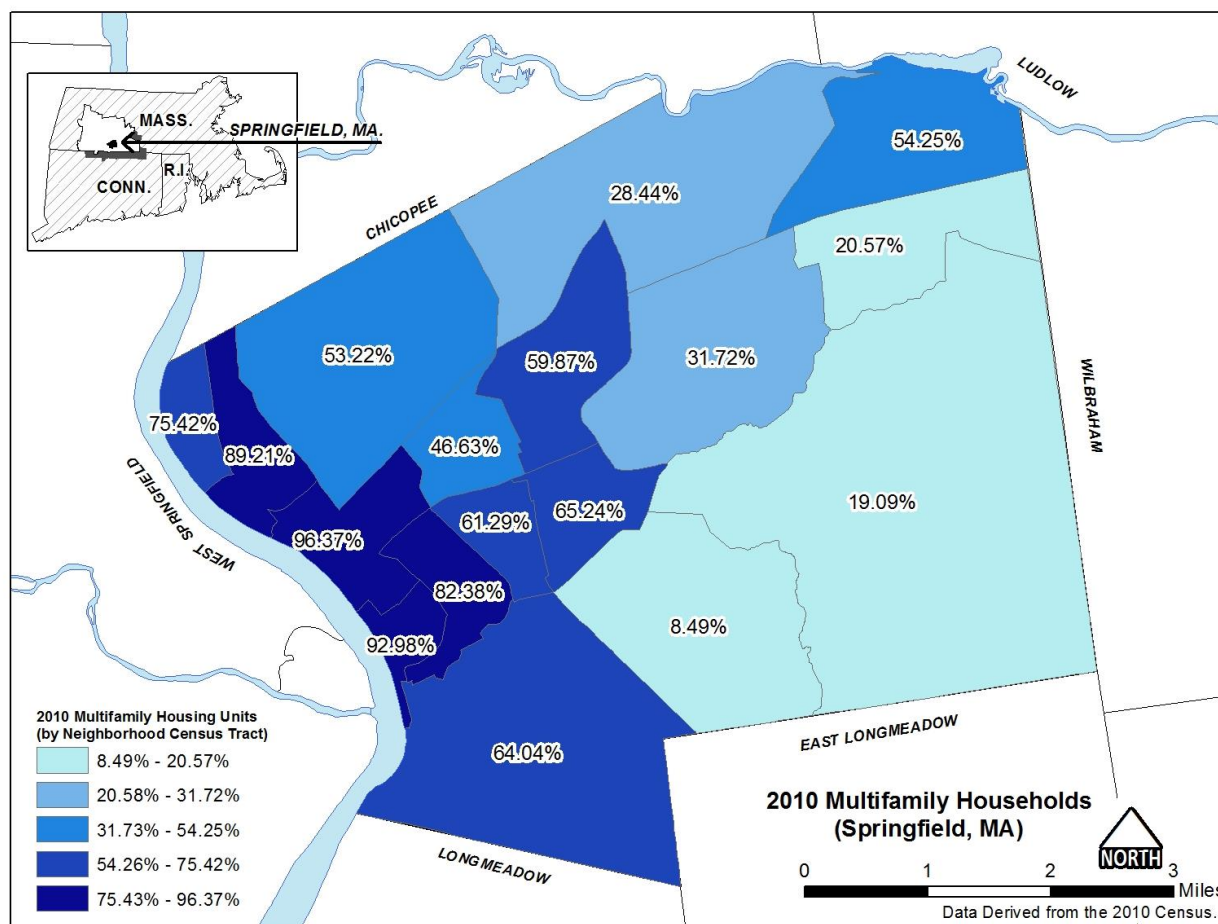
The city of Springfield is known as the 'City of Homes' due to the beauty and diversity of its residential architecture. According to American Community Survey data for 2006-2010 the city contains 63,027 units of housing. The number of housing units in the city grew by 10% in the last 10 years with the number of housing units reported in the 2000 Census 57,130. During this same time period, the number of housing units in the Commonwealth increased by 14%.

Single & Multi-Family Housing

Of Springfield's total housing units, the division between single-family and multi-family units is nearly equal with 49% classified as single-family homes and 51% multi-family. This percentage of single-family homes is smaller than both the Pioneer Valley region and the Commonwealth. Similar to other city trends, the concentration of housing type varies widely by neighborhood.

The concentration of multi-family homes is highest in the City's older and more urban areas including the Metro Center where over 96% of units are multi-family, the South End with nearly 93% and the Memorial Square neighborhood where over 89% of housing units are multi-family units. Conversely, the highest concentrations of single-family homes are in the more suburban city neighborhoods of East Forest Park, Sixteen Acres and Boston Road. The map below shows the concentration of multi-family housing units by neighborhood.

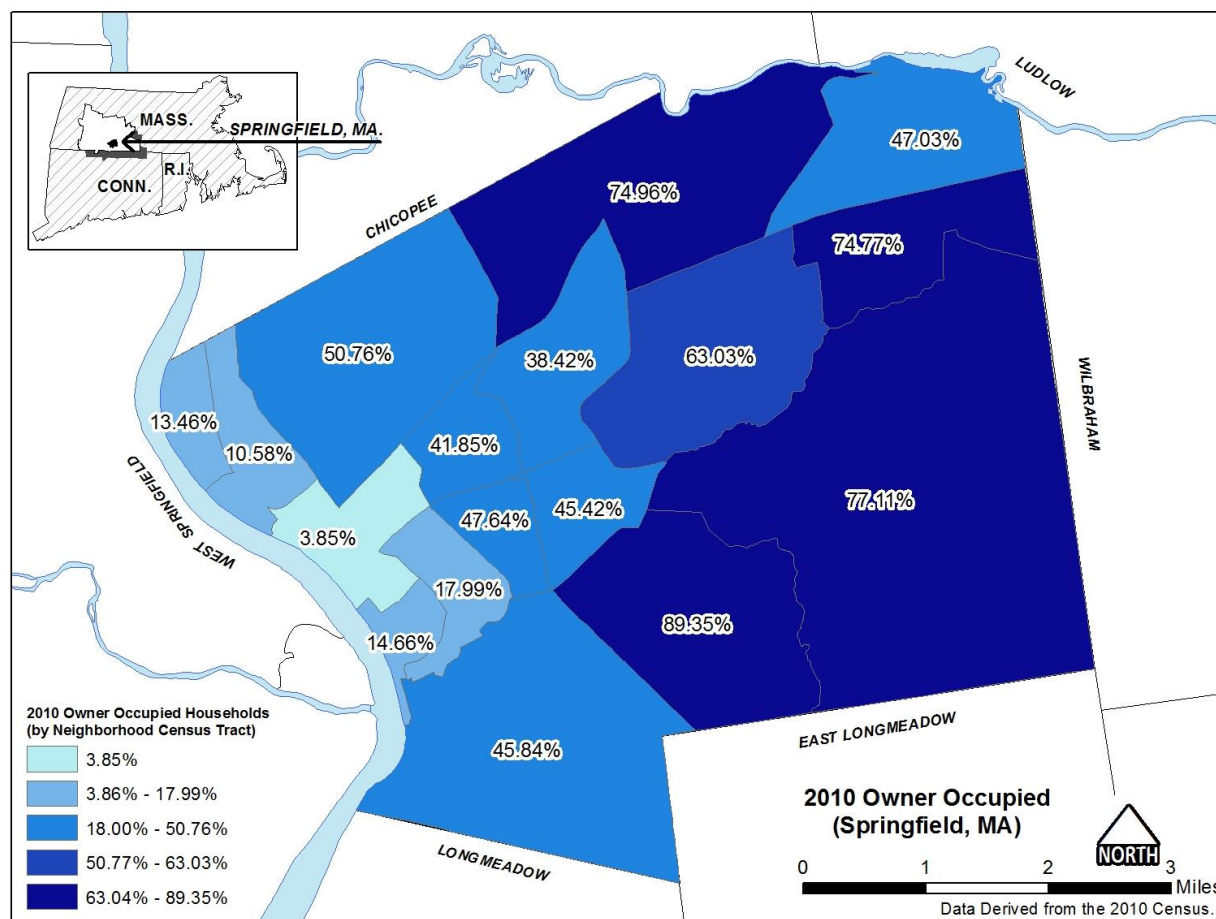
Multi-Family Households by Neighborhood 2010



Owner Occupancy

Between 2000 and 2010 the City of Springfield experienced a 1.4% increase in its owner occupancy/homeownership rate from 49.9% in 2000 to 51.3% in 2010. As in the distribution of single-family and multi-family dwellings, owner occupancy varies greatly between city neighborhoods with the older urban neighborhoods ranging from as little as 3.9% owner occupancy in Metro Center to 14.7% in the South End. The City's suburban neighborhoods have much higher rates including the East Forest park neighborhood which contains 89.4% owner-occupied units and Sixteen Acres where 77.1% of units are owner-occupied. When owner-occupancy rates are compared between 2000 and 2010 Census figures, the majority of city neighborhoods experienced either an increase in owner occupancy or rates that remained unchanged. The Metro Center, Sixteen Acres and upper Hill neighborhoods saw decreases of less than 1%, while the Brightwood neighborhood saw a 3.4% reduction in owner occupancy and the South End experienced a 9% reduction in the percentage of owner occupied housing units.

Owner Occupancy by Neighborhood 2010



Homeownership is a significant indicator of economic security because the primary financial investment for the vast majority of people in this country is their home. Data on homeownership or owner-occupancy is used to aid in the distribution of funds for programs including those involving mortgage insurance, rental housing, and national defense housing. This data also allows for the evaluation of the overall viability of housing markets and to assess the stability of neighborhoods.

Homeownership is an option for many in Springfield due to its affordable real estate market. According to the Warren Group, in 2012 the median sale price for a residential unit in the City of Springfield was \$99,529. This is nearly \$50,000 less than the median sale price for Hampden County as a whole and less than half of the median sale price for a home in Hampshire County.

Community	2012 Median Sale Price All Residential Units
Hampden County	\$148,475
Hampshire County	\$220,000
Springfield City	\$99,529

Source: Warren Group

Homeownership by Race

When compared to the Pioneer Valley region or the Commonwealth as a whole, the City of Springfield has a much more racially diverse population and a more diverse population of homeowners. In 2010 white homeowners made up 91% of homeowners in the Pioneer Valley region and also 91% of total homeowners in the Commonwealth of Massachusetts. By contrast, 70% of Springfield's homeowners were white in 2010.

	White	African American	Asian	Other
Total Population	52%	22%	2%	24%
Total Homeowners	70%	18%	2%	10%

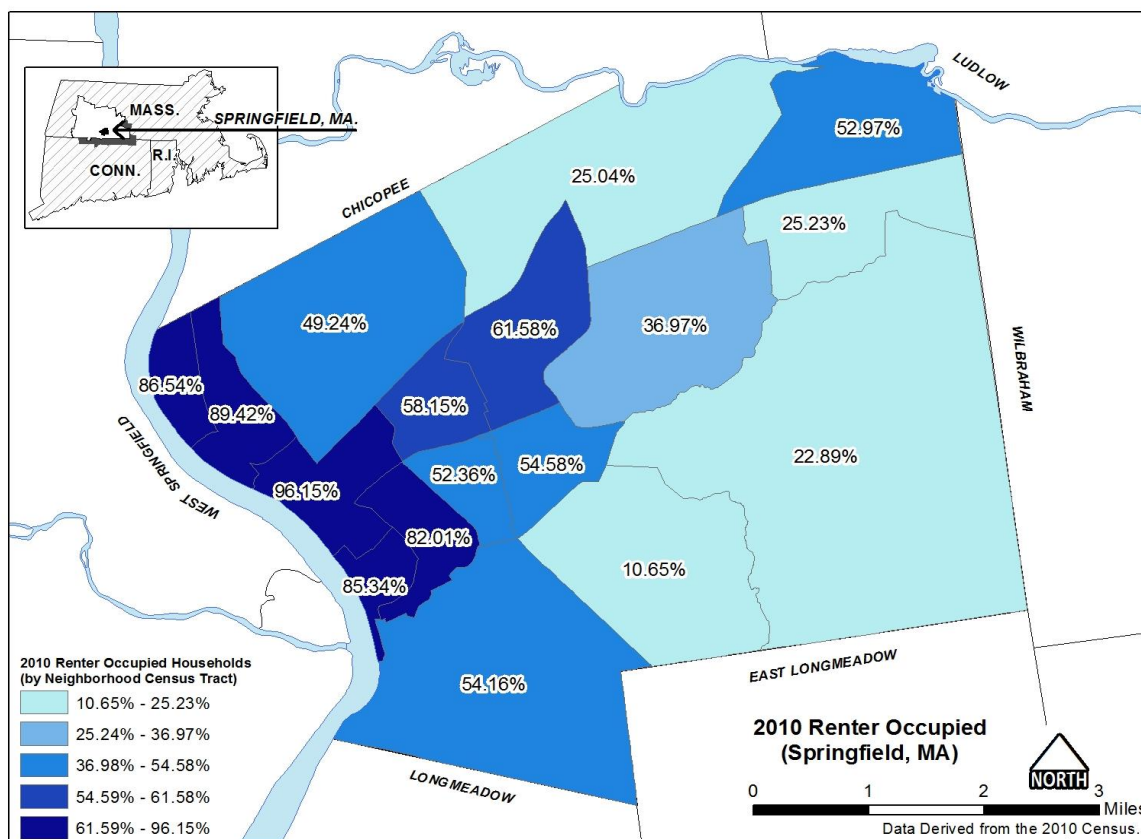
The patterns of racial concentrations present by neighborhood outlined in the demographic data above extend to homeownership patterns in the city with 70.3% of homeowners in the Upper Hill neighborhood and 74.2% of homeowners in the McKnight neighborhood African American. Similarly, 4.7% of Springfield's Forest Park homeowners and 2.5% of East Forest Park homeowners are Asian.

Renter Occupancy

Rental housing stock within Springfield is largely pre-1940 stock in larger multi-family apartment blocks. Generally these properties are in need of modernization and in some cases significant rehabilitation. This stock has limited utility as housing for people with disabilities.

The city's highest concentration of renter occupied housing is in its older urban neighborhoods including Metro Center where 96.2% of housing units are renter occupied. Other neighborhoods with especially high concentrations of renter occupied housing units include Brightwood (86.5%), Memorial Square (89.4%), Six Corners (82%) and the South End (85.3%).

Renter Occupancy by Neighborhood 2010

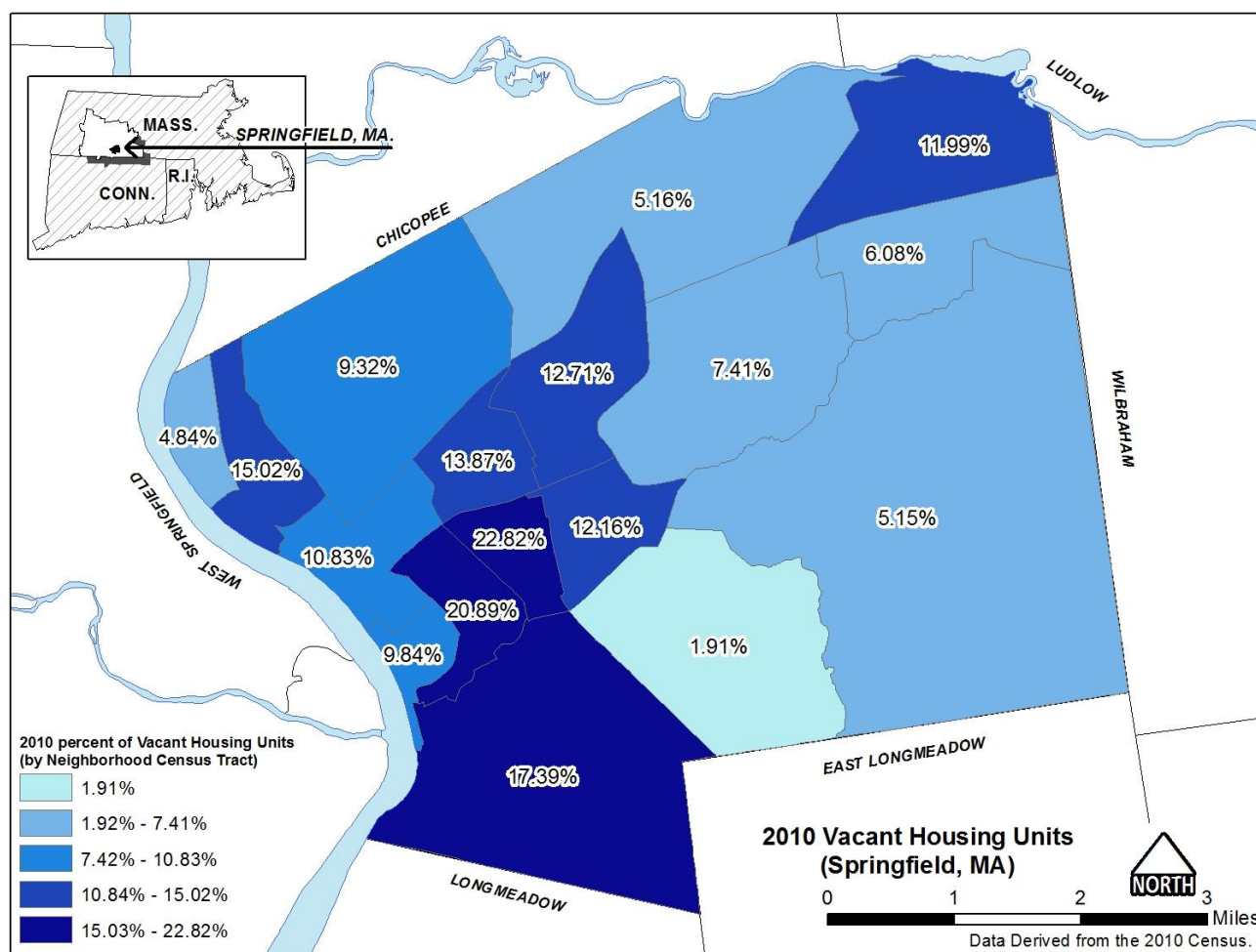


Housing Vacancy

Vacancy status is used as a basic indicator of the housing market and provides information on the stability and quality of housing for an area. This data is used to assess the demand for housing, to identify housing turnover within areas, to better understand the population within the housing market over time and to aid in the development of housing programs to meet the needs of persons at different economic levels.

According to American Community Survey data for 2006-2010 the vacancy rate for the City of Springfield was 10.8% in 2010. This proportion is significantly higher than the rate for the Pioneer Valley region at 6.6% and also higher than the vacancy rate for the Commonwealth as a whole, 9.8%. In 2010, one out of every twelve housing units in the city was vacant. Springfield's vacancy rate in 2010 is also significantly higher than the City's rate in 2000 of 6.6%. While the vacancy rate increased in nearly all neighborhoods between 2000 and 2010, certain neighborhoods were particularly affected including the Six Corners neighborhood with a rate of 20.9% and Old Hill where 22.8% of the housing stock is vacant. The Forest Park neighborhood of the city has a vacancy rate of 17.4%, more than double the rate in 2000. While some vacancies are essential for a healthy and functioning housing market, too many vacancies can depress home values and concentrations of vacant homes can destabilize neighborhoods.

Vacant Housing Units by Neighborhood 2010



Foreclosed & Bank-Owned Homes

The City of Springfield has been especially hard hit by the recent housing crisis. In 2010 residential foreclosures in the city of Springfield accounted for almost 50% of all residential foreclosures in the Pioneer Valley region. While the region's central cities as a whole were disproportionately affected by the foreclosure crisis, during the same year foreclosures in Chicopee only accounted for 8% of the region's total, while Westfield accounted for 5% and Holyoke just 4%.

While the economic recession and rising unemployment undeniably exacerbated the increase in the number of foreclosures, it is well-understood that predatory, sub-prime lending was a leading factor in our city centers and certainly in Springfield. Such lending targeted lower-income and minority households and is a prime example of a regional fair housing issue.

Neighborhoods with very low homeownership rates experienced high levels of foreclosure. This is an indication that investor-owned properties have also been subject to foreclosure. Within these neighborhoods, investor-owned properties are frequently bought and sold in the lead-up and through the housing crisis, and it is believed that irresponsible lending practices enabled investors to easily become over-extended.

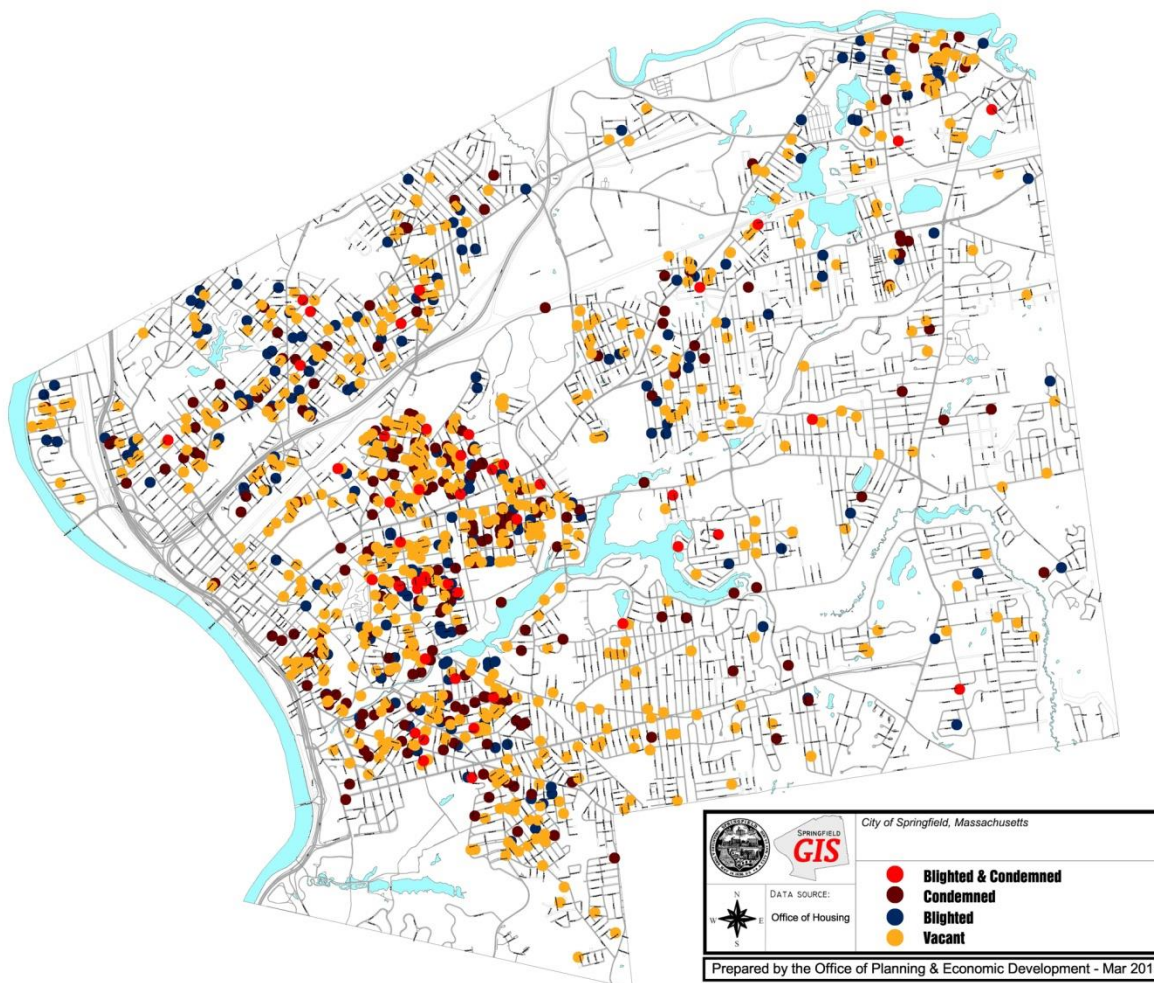
[Additional data unavailable for April 8th Draft release]

Blight

A recent survey completed in the spring of 2013 by the City of Springfield yielded a list of 1,162 properties characterized as blighted, vacant and/or condemned.

The following map shows the locations of properties classified as blighted, vacant and/or condemned during the City's spring 2013 survey.

Blighted, Condemned & Vacant Properties – Spring 2013



Affordable Housing

The Massachusetts Department of Housing and Community Development's Chapter 40B Subsidized Housing Inventory reports that 16.2% or 9,986 units of the City's total housing stock are subsidized to assist low-income residents. Springfield is one of only five municipalities in the Pioneer Valley who meet the state's goal of 10% housing affordability. Other municipalities include the central cities of Holyoke and Chicopee as well as Northampton and Amherst in Hampshire County. The chart below shows the number of subsidized housing units by municipality and the broad disparity in number of units for the cities and towns in the Pioneer Valley region in May of 2012.

Community	2010 Census: Housing Units	Subsidized Units May 2012	% Subsidized Units May 2012
Agawam	20,090	471	3.9
Amherst	9,621	1,035	10.5
Belchertown	5,771	368	6.4
Blandford	516	1	0.2
Brimfield	1,491	80	5.4
Chester	585	27	4.6
Chesterfield	524	19	3.6
Chicopee	25,074	2,545	10.1
Cummington	426	16	3.8
E. Longmeadow	6,072	436	7.2
Easthampton	7,567	457	6.0
Goshen	440	6	1.4
Granby	2,451	64	2.6
Granville	630	3	0.5
Hadley	2,200	261	11.9
Hampden	1,941	60	3.1
Hatfield	1,549	47	3.0
Holland	1,051	19	1.8
Holyoke	16,320	3,373	20.7
Huntington	919	47	5.1
Longmeadow	5,874	265	4.5
Ludlow	8,337	179	2.1
Middlefield	230	7	3.0
Monson	3,406	148	4.3
Montgomery	337	0	0.0
Northampton	12,604	1,425	11.3
Palmer	5,495	268	4.9
Pelham	564	4	0.7
Plainfield	283	0	0.0
Russell	687	14	2.0
South Hadley	7,091	396	5.6
Southampton	2,310	44	1.9
Southwick	3,852	176	4.6
Springfield	61,556	9,986	16.2
Tolland	222	0	0.0
Wales	772	55	7.1
Ware	4,539	442	9.7
Westfield	16,001	1,063	6.6
Westhampton	635	0	0.0
West Springfield	12,629	434	3.4
Wilbraham	5,442	248	4.6
Williamsburg	1,165	51	4.4
Worthington	553	22	4.0

Department of Housing and Community Development Chapter 40B Subsidized Housing Inventory, 5/10/2012

The Springfield Housing Authority (SHA) oversees a total of 2,667 federal and state-aided public housing units. Additionally, SHA oversees 2,733 units under contract through federal rental assistance programs (Section 8 Housing Voucher Program) and 280 units under contract through state-aided rental assistance programs.

As of March 2013, a total of 990 families were on the Springfield Housing Authority's waiting list for federally-funded public housing. Approximately 89.9% of these families are classified as 'extremely low-income' earning less than 30% of the area median income. A relatively small portion of waitlist households are elderly households (12.8%) and slightly over half, 50.8%, of families on the current waitlist have minor children. More than 35% of waitlist households contain a disabled family member.

When Springfield Housing Authority waitlist data was analyzed for the 2006 Analysis of Impediments, only 7.1% of families were considered elderly. This comparison shows an 80% increase in the proportion of elderly waitlist households. Conversely, the number of waitlist families with children decreased by over 20%; representing 61.1% of the waitlist in 2006 and 50.8% in 2013. The chart below provides a detailed breakdown of households on the Housing Authority's waiting list in March 2013.

Springfield Housing Authority Waiting List – March 2013			
	# of Families	% of Families	Annual Turnover
Waiting list total	990		
Extremely low income <=30% AMI	890	89.9	
Very low income >30% but <=50%	90	9.1	
Low income >50% but <80% AMI	10	1.0	
Families with children	503	50.8	
Elderly families	127	12.8	
Families with disabled household member	347	35.1	
Race/Ethnicity White	111	11.2	
Race/Ethnicity African American/Black	191	19.3	
Race/Ethnicity Hispanic/Latino	676	68.3	
Race/Ethnicity Other	12	1.2	
Characteristics by Bedroom Size			
1 bedroom	399	40.3	255
2 bedrooms	329	33.2	246
3 bedrooms	202	20.4	137
4 bedrooms	48	4.9	52
5 bedrooms	10	1.0	2
5+ bedrooms	2	0.2	0

Source: Springfield Housing Authority

Lead-Based Paint Hazards

The age of housing stock is an indicator of the potential presence of lead-based paint hazards. The U.S. Department of Housing and Urban Development estimates that 90% of structures built prior to 1940, 80% of structures built between 1941 and 1959, and 62% of structures built between 1960 and 1979 contain lead-based paint. When this formula is applied to the City of Springfield, it is estimated that approximately 73% of housing units in the city may have the presence of lead paint.

Massachusetts lead paint law requires owners of properties built before 1978 to abate any property in which a child under the age of six resides in accordance with the state's lead paint requirements-unless that property has been inspected and shown to already be lead compliant. Owners of pre-1978 properties that are not lead-compliant will be held responsible if a child under six is found to be poisoned while living in one of their properties. As a result, property owners may seek to avoid renting to families and individuals with young children because of the presence – or the perceived presence – of lead paint in their units and the associated expense of lead abatement and disposal, even though doing so is prohibited by law. The potential presence of lead-based hazards due to the age of housing stock is a leading impediment to fair housing in the region. Decreased public funding for abatement and the escalating cost of abatement and disposal continue to hinder efforts at lead paint hazard reduction through rehabilitation. The issue of lead paint abatement remains a financial stumbling block in renovation projects.

According to American Community Survey estimates for 2006-2010, 55,747 units or 89% of Springfield's housing stock was built before 1979. Nearly half of Springfield's housing, 46% was built before 1940. This trend of older housing stock extends to both renter and owner-occupied housing in the city with 89% of owner occupied housing and 88% of rental housing units built prior to 1979.

The Massachusetts Department of Public Health's Childhood Lead Poisoning Prevention Program includes the City of Springfield as one of the nine high-risk communities in the Commonwealth for childhood lead poisoning. Between July 2007 and June 2012, 53 cases of lead poisoning were reported in the city, giving Springfield the 3rd highest incidence rate in the state for childhood lead poisoning.

E. Maps

Maps are distributed throughout this document to illustrate patterns in data and its relationships to the City and its neighborhoods.

F. Other Relevant Data

[Data unavailable for April 8th Draft release]

III. Evaluation of Jurisdiction's Current Fair Housing Legal Status

A. Fair housing complaints or compliance reviews where the Secretary has issued a charge or made a finding of discrimination

Housing discrimination is a significant and obvious factor that impacts housing choice. Discriminatory practices in renting, selling, lending or insuring housing are clear impediments to free housing choice among members of protected classes of people. While more overt discriminatory practices are more often reported, there are also more subtle forms of discrimination that can go undetected but create the same limitations to housing choice. [Insert sentence briefly outlining the issues identified below.]

In the Commonwealth, The Massachusetts Commission Against Discrimination (MCAD) is charged with identifying and investigating acts of housing discrimination and enforcing the fair housing laws. MCAD ensures equality of opportunity by enforcing the Commonwealth's anti-discrimination laws through the resolution of complaints of discrimination in the areas of employment, housing, public accommodations, services, credit and education. The MCAD reports all federal fair housing related complaints to the Department of Housing and Urban Development (HUD) as required by law. The table

on the following pages lists housing discrimination complaints regarding property in the city of Springfield reported to HUD between 2007-2012.

[Data unavailable for April 8th Draft release]

[Insert table including complaints received, issues cited, respondent type & case status]

B. Fair Housing discrimination suit filed by the Department of Justice or private plaintiffs

[Data unavailable for April 8th Draft release]

C. Fair housing complaints received by the Massachusetts Fair Housing Center

The Massachusetts Fair Housing Center (MFHC) was established as the Housing Discrimination Project in 1989 and is the oldest fair housing center in Massachusetts. MFHC serves all of Central and Western Massachusetts with free legal services for individuals who have experienced housing discrimination on the basis of federal and/or state law. The Center investigates over 300 claims of illegal housing discrimination annually and provides legal assistance when discrimination is found. The Center also provides information and education programs to the public on the fair housing laws.

The following information includes all fair housing violation complaints received by MFHC from 2007-2002 regarding property in Springfield.

	2007	2008	2009	2010	2011	2012	Total
Basis of Alleged Discrimination*							
Race/Color	3	5	3	4	1	0	16
Religion	0	1	0	0	0	0	1
Sex	0	1	0	2	0	0	3
Familial Status	1	8	11	6	0	2	28
National Origin	5	5	0	0	2	3	15
Disability	12	8	5	6	11	16	58
State Law Claim	4	3	4	5	4	19	39
Other	4	4	21	20	7	13	69
Total Complaints Received	21	30	39	41	21	47	199
*Note clients may indicate more than one basis for discriminatory act							
Issue Type	2007	2008	2009	2010	2011	2012	Total
Discrimination in Rental	15	18	22	20	16	40	131
Predatory Lending	5	9	17	15	0	7	53
Other**	1	3	0	6	5	0	15
**Other includes zoning, insurance, harassment, sales, foreclosure, landlord counseling or none specified							
Status of Case	2007	2008	2009	2010	2011	2012	Total
Open	1	2	1	1	2	8	15
Closed	20	28	38	40	19	39	184

The most common Federal Fair Housing Act violation alleged by MFHC clients is discrimination against persons with disabilities. Claims of illegal housing discrimination based on disability status made up nearly half of all claims made from 2007-2012. The second most common claim during this time was discrimination against families with children. While Massachusetts fair housing law protected categories were not included in this analysis, it is important to note that discrimination based on the receipt of public assistance was the top state law claim in every year reviewed.

The Center's primary complainants are clients who have experienced discriminatory practices in a rental housing situation, however during the past six years; the Center has assisted 53 households with predatory lending complaints. It's also important to note that proportionally, few cases move forward to legal action. Many clients choose to not move forward with their cases, other times MFHC investigations are unable to substantiate discriminatory actions occurred or uncover an alternative and valid reason for a landlord's action. Cases that do move forward are often referred to MCAD for legal action or litigated by MFHC's legal staff.

D. Reasons for any trends or patterns

[Data unavailable for April 8th Draft release]

E. Discussion of other fair housing concerns or problems

Subprime & Predatory Lending

In Springfield's 2006 Analysis of Impediments to Fair Housing, a study conducted by the Pioneer Valley Planning Commission on regional lending practices was discussed. This study, completed more than five years prior to the height of the nation's foreclosure crisis, was a window into the sub-prime, and often predatory, lending practices employed regionally and nationally that led to this national financial crisis.

The Planning Commission's study reported clear evidence that predatory lending and redlining were significant problems in the city of Springfield, primarily in minority neighborhoods. An examination of lending market statistics for the Springfield SMSA from 1996 through 2001 showed when analyzing loan outcomes by applicant demographics, African-American and Latino applicants had consistently higher loan denial rates than white applicants, regardless of income level. Even high-income African-American and Latino applicants were denied home loans three times more often than white applicants.

When analyzing loan approval ratios – the total number of loans approved per loan denied from 1996 to 2001 – data showed that the percentage of persons of color for a particular census tract had a significant inverse relationship with the approval ratio. Even when factors such as income, age, and housing stock were controlled, the racial and ethnic characteristic of a census tract was a significant predictor of loan outcomes.

PVPC's study found significant levels of subprime lending activity, with a concentration of such lending in the urban core census tracts of Springfield, areas with larger populations of persons of color. The study concluded that, "As evidenced by the geographical concentration of subprime applications and the characteristics of these same areas, the data indicates that subprime lenders may be targeting their efforts on low-income communities of color."

F. Federal & Massachusetts Fair Housing Laws Summary

In 2007, the Commonwealth of Massachusetts, through the Department of Housing and Community Development (DHCD), released a state-wide report; *Analysis of Impediments to Fair Housing Access and Action Steps to Mitigate Impediments*. The report provides a comprehensive review of economic, geographic, socio-structural and personal indicators that impact fair housing access as well as recommended action steps to mitigate the impediments identified. The following information on federal and state laws pertaining to fair housing is provided in (adapted from) DHCD's report.⁵

Federal Fair Housing Act

In 1968 the United States Congress passed Title VIII of the Civil Rights Act, prohibiting discriminatory housing practices based on personal characteristics including race, color, national origin, religion and sex. In 1988, Congress amended Title VIII to include families with children and people with mental or physical disabilities to the list of categories, also known as protected classes.

The Fair Housing Act applies to four broad types of housing;

- Multi-family dwellings with greater than four units, including boarding, rooming, and lodging houses;
- Multi-family dwellings with four or fewer units if the owner does not live in one of the units;
- Single-family privately owned homes when a real estate broker, agent, salesman, or any person in the business of selling or renting dwellings, is used, and/or discriminatory advertising is used to rent or sell the home; and
- Residentially zoned land and house lots for sale or lease.

Unlawful housing practices under the Fair Housing Act include;

- Refusing to rent, sell, or negotiate for the sale or rental of a dwelling, or to otherwise make unavailable or deny a dwelling;
- Steering persons seeking to rent or buy housing away from or toward a particular area because of their membership in a protected class;
- Discriminating in the terms, conditions, or privileges, services, or facilities in the sale or rental of a dwelling;
- Making, printing, or publishing, or causing to make, print, or publish, any notice, statement, or advertisement that indicates any preference, limitation, or discrimination, or an intention to make such a preference, limitation, or discrimination, with respect to the sale or rental of a dwelling;
- Representing that a dwelling is unavailable for inspection, rental, or sale when it is in fact available;
- Inducing or attempting to induce for profit any person to sell or rent a dwelling by representations regarding the prospective entry of a protected class into the neighborhood (referred to as "blockbusting");
- Refusing to make reasonable accommodations in rules, policies, practices, or services necessary to afford a disabled person the equal opportunity to use and enjoy the dwelling;
- Refusing to permit reasonable modifications to the premises necessary to afford a disabled person full enjoyment of that premises;
- Failing to comply with handicap accessibility design and construction requirements;

⁵ Massachusetts Department of Housing and Community Development, *Analysis of Impediments to Fair Housing Access and Action Steps to Mitigate Impediments* <http://www.mass.gov/hed/community/planning/fair-housing-and-civil-rights-information.html>

- Discriminating in residential real-estate related transactions and brokerage services; and
- Interfering, coercing, intimidating, or threatening any person in the exercise or enjoyment of rights under the Fair Housing Act, or on account of aiding or encouraging any other person in the exercise or enjoyment of rights under the Fair Housing Act.

The U.S. Department of Housing and Urban Development (HUD), through their office of Fair Housing and Equal Opportunity (FHEO), provides investigation and enforcement with respect to Fair Housing Act violation claims. If probable cause is determined, HUD may elect to have their case heard before an Administrative Law Judge, litigated in the U.S. court with representation by the U.S. Attorney General or the Department of Justice may bring discrimination lawsuits based upon a “pattern or practice” or an issue of general public importance. HUD will refer complaints alleging discrimination under the Fair Housing Act to state or local public agencies for investigation and enforcement if it has certified that said agencies enforce a law that provides substantive rights, procedures, remedies and judicial review provisions that are substantially equivalent to the Fair Housing Act. In Massachusetts, many complaints alleging discriminatory housing practices are referred to the Massachusetts Commission Against Discrimination and other human rights and/or fair housing legal organizations.

Other Federal Civil Rights Laws

Sections 1981 and 1982 of the Civil Rights Act of 1866

Section 1981 and 1982 provide that all citizens shall have the same right to make and enforce contracts and to inherit, purchase, lease, sell and convey real property as white citizens. Section 1982 significantly enhances fair housing protections on the basis of race and color by providing for equal rights with respect to inheriting and conveying real property. Section 1982 only provides for equal protection of U.S. Citizens.

Title VI of the Civil Rights Act of 1964

Title VI states that no person “in the United States” shall be discriminated against on the basis of race, color or national origin by an entity receiving federal financial assistance. The Department of Justice and HUD have also issued guidance on national origin discrimination against individuals with limited English proficiency. Enforcement includes private agreements, fund suspension or termination as well as private lawsuits.

Section 109 of the Housing and Community Development Act of 1974

Section 109 states that no person in the United States shall be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity funded in whole or in part with federal financial assistance, on the grounds of race, color, national origin, religion, or sex. Section 109 applies to programs or activities funded by HUD’s Community Development Block Grant Program (CDBG), as well as by Urban Development Action Grants, Economic Development Initiative Grants, and Special Purpose Grants. Enforcement includes complaints filed with HUD and private lawsuits.

The Age Discrimination Act of 1975

The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance. The Act applies to all ages, but permits federal programs or activities to provide benefits or assistance to persons, such as the elderly, based upon their age.

Section 504 of the Rehabilitation Act of 1973

Section 504 prohibits the exclusion of disabled persons from participating in, being denied the benefits of, or being subjected to discrimination under any program or activity receiving federal financial assistance (excluding vouchers or tax-credits) or under any program or activity conducted by any Executive agency or by the U.S. Postal Service. Enforcement of Section 504 includes HUD (housing programs), the Department of Justice (DOJ) and private lawsuits.

Title II of the Americans with Disabilities Act (ADA) of 1990

Title II prohibits discrimination in housing that is owned, operated or substantially financed by a state or local government entity. HUD enforces Title II when it relates to state and local public housing, housing assistance, and housing referrals. The Department of Justice also has the authority for enforcement.

Title III of the Americans with Disabilities Act (ADA)

Title III is far less reaching than Title II with respect to housing, prohibiting discrimination in privately owned public accommodations. However, housing providers are obligated to comply with Title III in public areas such as a rental office in an apartment complex. DOJ has the authority to enforce Title III.

Thirteenth Amendment of the United States Constitution 1865

The Thirteenth Amendment abolishes slavery and involuntary servitude within the United States, and has also been interpreted to prohibit the “badges and incidents” of slavery, such as segregation.

Equal Protection Clause of the Fourteenth Amendment of the United States Constitution 1868

The Equal Protection Clause prohibits state action and federal action by application to the Fifth Amendment (1791) that deprives any person of the equal protection of the laws. The Equal Protection Clause applies to public housing authorities and some privately owned publicly subsidized housing units. Similarly, the due process clause of the Fifth Amendment prohibits federal action that deprives any person of the equal protection of the laws.

Additionally

Government action that denies equal protection to suspect classes such as race has been subject to strict judicial scrutiny, whereby the government has the burden of establishing that it has a compelling interest and no less restrictive alternative for creating or engaging in a discriminatory policy or practice. Alleged equal protection violations towards other categories of people, such as women and the disabled, have been subjected to less stringent judicial scrutiny.

Massachusetts General Laws, Chapter 151B

Chapter 151B has significantly expanded the classes of individuals protected under fair housing law in Massachusetts. The additional protected classes are:

- Age;
- Marital status;
- Sexual orientation;
- Ancestry;
- Recipients of public or rental assistance; and
- Military history

Chapter 151B also specifically states that it is unlawful “to cause to be made any written or oral inquiry or record concerning the race, color, religious creed, national origin, sex, sexual orientation, which shall

not include persons whose sexual orientation involves minor children as the sex object, age, genetic information, ancestry, handicap or marital status of a person seeking to rent or lease or buy any such commercial space.” There is an exception for data that is collected to ensure compliance with civil rights requirements under federal programs and under subsidized housing programs.

Chapter 151B of the Massachusetts Anti-Discrimination Act may apply to all multi-family housing, with the exception of owner occupied two-family housing. 151B also applies to any organization of unit owners in a condominium or housing cooperative.

Chapter 151B does not apply to dwellings containing three apartments or less, if one of the apartments is occupied by an elderly or infirm (disabled or suffering from a chronic illness) person “for whom the presence of children would constitute a hardship.” Additionally, housing for older persons is also exempt from the age discrimination provisions of Chapter 151B where the housing is intended for use as housing for persons 55 years of age or over or 62 years of age or over and receives state or federal aid or tax credits.

Familial status is also protected under the Massachusetts Lead Paint Law, which prohibits the refusal to rent to families with children under six, or the eviction or refusal to renew the lease of families with children under six, because of lead paint.

With respect to Chapter 151B violations, the Massachusetts Commission Against Discrimination (MCAD) in turn investigates and enforces discriminatory housing practices occurring or continuing to occur within 300 days of the filed complaint. If after the investigative process MCAD determines that there is probable cause or sufficient evidence to support a conclusion that unlawful discrimination occurred, the complainant may elect to have their case resolved by MCAD through a hearing, or litigated in state court. If a complainant elects a hearing and does not have an attorney, an MCAD attorney will prosecute the case on behalf of the Commission. If a complainant elects litigation in state court, the Massachusetts Attorney General will prosecute the case on behalf of the complainant in superior court. Aggrieved persons may directly file a lawsuit in court within one year of the occurrence or continued occurrence of the alleged discriminatory practice, without filing an administrative complaint with MCAD, or 90 days after filing a complaint with MCAD but no later than three years after the alleged occurrence.

Other Massachusetts Anti-Discrimination Laws

Massachusetts General Laws Chapter 184 § 23B

Chapter 23B renders any provision in an instrument relating to real property void, with some exceptions, if it directly or indirectly limits the conveyance, encumbrance, occupancy, or lease of that property to individuals to a specified race, color, religion, national origin, or sex.

Massachusetts General Laws Chapter 12 § 11H and 11I

Chapter 12 § 11H provides that the Massachusetts attorney general may bring a civil action in the name of the Commonwealth for an injunction or other appropriate equitable relief against any person(s) interfering with a person(s) rights under the U.S. Constitution or Massachusetts Constitution through actual or attempted threats, intimidation, or coercion. Chapter 12 § 11I provides for a private cause of action for such violations.

Massachusetts Equal Rights Law

Section 102 of the Equal Rights Law provides that any person, regardless of sex, race, color, creed or national origin, except as otherwise provided by law, shall have equal rights to contract, as well as the right to inherit, to purchase, to lease, to sell, to participate in lawsuits and to receive the full benefit of the law. Section 103 provides persons regardless of disability or age, with reasonable accommodation, similar rights.

Fair Housing Rights of Disabled Persons

Disabled persons enjoy numerous protections under both federal and state laws. Under the Fair Housing Act, a disabled person is defined as; having a physical or mental impairment which substantially limits one or more of such person's major life activities; having a record of such an impairment; or regarded as having such an impairment (excluding current illegal drug use or addiction to a controlled substance). Discrimination against disabled persons includes the refusal to make a reasonable accommodation and/or modification for disabled persons. Additionally, the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, The Americans with Disabilities Act (ADA), the Architectural Barriers Act of 1968 and Massachusetts General Laws Chapter 151B all establish criteria for making new and rehabilitated multifamily housing accessible including additional regulations for those constructed with federal funds. Massachusetts law imposes additional requirements with respect to handicap accessibility than federal civil rights laws including protections for disabled persons with guide dogs, the obligation of owners to pay for modifications, standards for emergency egress access and notification requirements for owners with vacant accessible units.

Protections for Domestic Violence Victims

The Domestic Violence Against Women Act (VOWA) of 2005 (expanded 2013) and court rulings provide protections for domestic violence victims in housing. The Act provides that public housing and Section 8 providers shall not find domestic abuse as good cause for terminating a lease held by the victim, and that the abuser's criminal activity beyond the victim's control shall not be grounds for termination or eviction. Further, Pursuant to regulations governing local housing authorities in Massachusetts, a local housing authority may find domestic abuse as mitigating circumstances to a finding of housing disqualification due to damage or disturbance during the tenancy. Said regulations also provide that local housing authorities provide "reasonable and appropriate assistance" to a tenant who is a victim of domestic violence, including granting a transfer.

Fair Lending Laws

Discriminatory lending practices violate the Fair Housing Act, as well statutes such as those indicated below, because of the effect they have on housing opportunities. The Fair Housing Act and Chapter 151B prohibit any person or entity whose business includes engaging in residential real estate-related transactions from discriminating in making available such a transaction, or in the terms or conditions of such a transaction, because of a person's membership in a protected class.

Examples of unlawful lending practices include:

- Requiring more or different information or conducting more extensive credit checks;
- Excessively burdensome qualification standards;
- Refusing to grant a loan;
- Applying differing terms and conditions of loans, including more onerous interest rates and co-signer requirements;
- Denying insurance, or applying differing terms of insurance, in connection with loans;

- “Redlining” neighborhoods (denying mortgages and other credit, or granting unfavorable loan terms, in geographic areas characterized by residents of a protected class);
- Steering individuals to buy and finance homes in a particular geographical area based on their membership in a protected class;
- Making excessively low appraisals

The Massachusetts Predatory Home Loan Practices Act requires that lenders with 50 or more home mortgage loans in the last calendar year be examined for their compliance with fair lending laws including the Home Mortgage Disclosure Act (HMDA), the federal Equal Credit and Opportunity Act, and the Predatory Home Loan Practices Act. The Equal Credit and Opportunity Act (ECOA) prohibits discrimination in any aspect of a credit transaction on the basis of race, color, religion, national origin, sex, marital status, age, receipt of assistance from public assistance programs, and the good faith exercise of any right under the Consumer Credit Protection Act. The federal Community Reinvestment Act (CRA) requires federally insured depository institutions to meet the credit needs of the entire communities in which they are chartered to do business, including low-and moderate-income urban neighborhoods. Massachusetts’ CRA statute applies additionally to state chartered credit unions. The Federal Home Mortgage Disclosure Act of 1975 (HMDA) mandates that lending institutions whose assets exceed \$28 million and have home or branch offices within a primary metropolitan area annually report the race, sex, and income of mortgage of home loan applicants and borrowers to a variety of federal agencies.

IV. Identification of Impediments to Fair Housing Choice

Despite the abundance of laws and regulations dating back to 1865, barriers to fair housing choice remain on the local, state and national levels. These impediments to fair housing choice are evident in both the public and private sectors.

A. Public Sector

1. Zoning and Site Selection

Courts have interpreted the Fair Housing Act to prohibit state and local governments from exercising their land use and zoning authority, as well as their authority to provide residential services and benefits, in a discriminatory fashion. For example, local zoning laws that treat groups of unrelated persons with disabilities less favorably than similar groups of unrelated persons without disabilities has been held to violate the Fair Housing Act. Persons with disabilities are entitled to request reasonable accommodations in rules, policies, practices, or services under the Fair Housing Act; as such, group homes for the disabled must be given the opportunity to seek a waiver to zoning restrictions. Government discrimination held to be unconstitutional included enforcement of discriminatory restrictive covenants.

Courts have also held that government policies that have a disparate or segregative effect on minorities are in violation of the Fair Housing Act. Even absent direct evidence of intentional discrimination by local government, the provision of financial support for segregated housing despite knowledge of segregation may engender Fair Housing Act liability. Moreover, claims of ignorance of segregation

patterns are likely to be unsuccessful, as government entities have duties to investigate how their funds are being used.⁶

A zoning bylaw or ordinance is public law that regulates the use of property for the health, safety and general welfare of the public. Zoning specifies the use allowed in particular areas of a municipality, the height, size, shape, and placement of structures, and the density of development. Zoning often divides a community into multiple districts with differing use and dimensional regulations. Municipal zoning has an important influence over fair access to housing choice, housing affordability and, more generally, housing development patterns. Zoning regulations substantially determine the location, size, and type of housing in a community, which, in turn, has a substantial influence on housing cost. Multi-family housing, two-family housing, and smaller single family homes on smaller lots tend to be more affordable to a wide range of households than larger single family homes on large lots.

Zoning regulations that have the affect of limiting housing choices for the middle class, poor, minorities, families with children and other protected classes are termed “exclusionary,” whether intentionally so or not. Examples of exclusionary zoning practices could include large minimum lot size requirements and bans on multifamily housing. Exclusionary zoning practices, which limit mobility, have helped to maintain the dominant spatial pattern of economic and racial segregation found in the Pioneer Valley region as well as in most metropolitan areas of the United States. It has also been identified as one of the causes of the state's affordable housing crisis because restrictive zoning in suburbs coupled with little vacant land in larger cities can limit housing supply relative to demand and therefore raise land and development costs.

The City of Springfield’s Zoning Ordinance was most recently amended in July of 2012. The City’s ordinance includes seven residential districts and additional downtown districts that allow for residential uses. The city’s residential districts offer a range of allowable lot sizes and structure types to maintain the city’s denser urban neighborhoods and less dense areas on the city’s outskirts. City-center neighborhoods allow for some of the smallest minimum lot sizes in the Pioneer Valley region. Additionally, the city’s residential districts allow for cluster development by special permit, resulting in increased residential densities, a reduction in infrastructure construction and maintenance costs and to preserve open space.

Multifamily family housing refers to housing with three or more dwelling units in one building. Multifamily housing, such as apartments and condominiums, are typically the most affordable market-based housing available to rent or own and can provide important housing options for young adults, elderly, adults looking for low-maintenance housing, and low-to-moderate income households. The City of Springfield is one of 13 municipalities in the Pioneer Valley that allows multifamily housing by right in at least one residential district. The City allows for multifamily housing in two of its residential districts. Other municipalities that allow for by right multifamily housing in the region are primarily the larger and more urban communities. Conversely, 19 municipalities in the region prohibit multifamily housing all together. Additionally, 15 communities in the region prohibit two-family housing. The high number of municipalities that prohibit multifamily housing is one of our region’s leading fair housing issues. Lack of multifamily housing outside the region’s urban core communities acts as a mobility

⁶ Massachusetts Department of Housing and Community Development, *Analysis of Impediments to Fair Housing Access and Action Steps to Mitigate Impediments* <http://www.mass.gov/hed/community/planning/fair-housing-and-civil-rights-information.html>

barrier for low- and moderate-income residents seeking homes outside these communities, including the City of Springfield. The City of Springfield is bordered by 8 municipalities, four of which have the most exclusive zoning in the entire Pioneer Valley region.

2. Neighborhood Revitalization, Municipal and Other Services, Employment –Housing-Transportation Linkage

The City of Springfield manages a number of programs designed to improve the City's housing stock, make it available to residents and ultimately improve neighborhood stability and livability. These programs include regular auctions of city-owned property, the multi-family rental rehabilitation/production program, the Neighborhood Stabilization Program, first time homebuyer education and financial assistance, emergency repair assistance for existing homeowners and the City's homelessness initiative.

Auction of City-Owned Property

The City holds regular auctions of properties taken by the City for nonpayment of taxes. These auctions include the sale of homes and vacant lots in addition to other properties. The City's priority for these residential properties is to transfer them to the ownership of responsible City residents to live in and maintain the homes, take over adjacent lots to make a bigger yard or to build new housing on these vacant lots.

Multi-Family Rental Rehabilitation/Production Program

The City annually commits HOME Investments Partnership Program to the rehabilitation of existing multi-family rental housing, and, occasionally, to production of affordable multi-family rental housing.

Neighborhood Stabilization Program

The City is in the final year of implementation of the Neighborhood Stabilization Program. The Neighborhood Stabilization Program (NSP) was developed by the U.S. Department of Housing and Urban Development and funded through the Housing and Economic Recovery Act. HUD allocated roughly \$2.5 million in NSP funds to the City and the Commonwealth of Massachusetts allocated an additional \$1 million of its NSP allocation for activities in targeted areas defined under the Springfield plan. NSP funds were granted to provide assistance to acquire and redevelop foreclosed properties in areas of greatest need. Funds were provided to both state and local governments to address priority areas that may otherwise become sources of abandonment and blight within their communities. The City targeted these funds in Old Hill, Six Corners, and portions of the South End and Forest Park neighborhoods.

Homebuyer & Homeowner Assistance Programs

A critical barrier to purchasing a home for many potential homebuyers, especially those who are low- or moderate-income, is providing funds for a down payment. To increase access to homeownership for City residents, Springfield's Office of Housing provides a down payment assistance program for first time homebuyers. Individuals looking to purchase a home in the City of Springfield who meet certain income and other eligibility requirements are eligible for \$3,000 in financial assistance from the City. In addition to eligibility requirements for the homebuyer and the home being purchased, all prospective buyers must complete a CHAPA (Citizens' Housing and Planning Association) or HUD certified homebuyer education class. These classes include modules on choosing a realtor and lender, the importance and process of a home inspection as well as the role of an attorney. Also included in the

homebuyer education classes is a segment on housing discrimination including information about the protected classes, common forms of discrimination and potential warning signs of discriminatory practices. Residents utilizing down payment assistance funds from the city to purchase a multi-family home must also participate in a landlord training.

Just as having funds available for a down payment limits opportunities for first time homebuyers, lack of funds can prevent current homeowners from making necessary repairs to maintain their homes. Many low- and moderate-income homeowners struggle to maintain their homes in a safe, decent and sanitary manner. Older homes present an additional challenge due to the breadth of repairs needed to maintain the property at appropriate housing quality standards as well as the potential threat of and cost to remediate lead-based paint hazards. The City of Springfield, through the Office of Housing, maintains a Homeowner Emergency Repair Program. The program provides income and program eligible homeowners the means to make needed repairs to their homes, maintaining sustainable homeownership. In particular, the program benefits homeowners who may not qualify for programs offered through traditional lending sources.

Homelessness Initiative

The City of Springfield has been a leading force in the regional effort to end family and individual homelessness in the City and greater Pioneer Valley Region. In January 2007 the City launched a 10-year plan to end homelessness, *Homes Within Reach*. As a result of this initiative, the City has experienced a 57% reduction in street homelessness in the City, as well as a 15% reduction overall in the number of homeless individuals without children in the City since 2007.

The City was pivotal in the creation of the Western Massachusetts Network to End Homelessness, a diverse network of municipalities, service providers, public and private sector professionals, educators, and members of the faith community from throughout Western Massachusetts committed to ending homelessness in the region.

[Insert program highlights]

Housing Improvement

The City has undertaken numerous projects to improve housing conditions for its residents. Most recently, the city undertook the South End Revitalization project. The city is supporting the investment and renovation of existing income restricted housing including the ongoing \$75 million renovation of 22 buildings and over 300 units in the city's South End neighborhood. The "Outing Park" project is being completed by First Resource Company, which also completed a similar project in Metro Center recently called Worthington Commons.

Springfield Redevelopment Authority

The Springfield Redevelopment Authority is a corporate and political body established by the City of Springfield on June 24, 1960. Over the past fifty years, the Springfield Redevelopment Authority has been a key component in keeping the City of Springfield a vital place. Through broad development powers afforded by Section 46 of Chapter 121B, the Springfield Redevelopment Authority buys and sells property, acquires property through eminent domain, and constructs, finances and maintains

properties throughout the City. Since its creation 50 years ago, the Springfield Redevelopment Authority has been involved in more than 35 Urban Renewal Plans throughout the City.⁷

Rebuild Springfield

The Springfield Redevelopment Authority partnered with DevelopSpringfield, a nonprofit corporation that works to advance development and redevelopment projects to revitalize the city, for the Rebuild Springfield project. Rebuild Springfield was a collaborative planning project undertaken as a response to the June 2011 tornado that devastated the city. Rebuild Springfield was a project to build community vision for the future of Springfield's tornado-impacted neighborhoods as well as the city as a whole. A series of interactive public meetings were held throughout the city and throughout the planning process and focused on the broad areas of housing, infrastructure, green space and public facilities. The final Rebuild Springfield Plan was released in February 2012 and provides action steps toward achieving the community vision for Springfield's future.

Rental-Homeownership Imbalance

Springfield is a 300 year old city, and as typical of older cities, there is an imbalance between rental and homeownership in different city neighborhoods. Large multi-family rental housing buildings are concentrated in the city's older center-city neighborhoods while the city's periphery is largely home to single-family owner-occupied housing. Springfield has long been known as the "City of Homes," but the concentration of multi-family rental housing limits homeownership opportunities in certain neighborhoods. These city-center neighborhoods are also where minority and disable populations are concentrated as well as the areas with the greatest concentrations of poverty in the city.

Blight

The continued presence of privately-owned residential and commercial properties that are deteriorated, vacant and/or not actively managed, especially in neighborhoods in and around the center of the City, also has a negative effect on the housing market as a whole and especially in some neighborhoods. As illustrated by the map on page 33 above, blighted, condemned and vacant properties are largely concentrated in the City's Bay, Old Hill, Upper Hill, Six Corners and Forest Park neighborhoods. The presence of these properties discourages responsible rental owners and potential homebuyers from investing in or improving other homes nearby. Concentrations of blighted properties exist in the City's lower income areas with low owner-occupancy rates and high concentrations of minorities and disabled persons.

Transportation

The City of Springfield is served by the Pioneer Valley Transit Authority (PVTa). The Pioneer Valley Transit Authority is the largest regional transit authority in Massachusetts with 174 buses, 144 vans and 24 participating member communities. PVTa enables residents to access housing, employment and services at locations throughout the City and the greater region. Bus routes link major employers including the City's hospitals, Big Y and MassMutual; Colleges and Universities within the City as well as service to educational institutions in surrounding communities; and service agencies throughout the valley. The City of Springfield is especially well served, with an abundance of bus routes extending to all city neighborhoods.

⁷ Springfield Redevelopment Authority, www.springfield-ma.gov/planning/sra1.0.html

Bus service within the City of Springfield and the larger PVRTA service area has increased since the last Analysis of Impediments was released both in available routes and trip frequency. PVRTA reports that and that over the past five years ridership has increased 18%. PVRTA experienced an 8% growth rate in the last year alone. 68% of PVRTA's riders are transit dependant and do not maintain a private vehicle.

Although routes service all City neighborhoods, overall trips are more frequent during mid-day hours making ridership more conducive to transit-dependant riders and less convenient as a commuter service.

[Insert additional data on route availability and ridership – data unavailable for April 8th Draft release]

3. PHA and Other Assisted/Insured Housing Provider Tenant Selection Procedures; Housing Choices for Certificate and Voucher Holders

Springfield Housing Authority

The Springfield Housing Authority (SHA) owns and operates nearly 2,400 units of conventional public housing units in 27 developments throughout the city, ranging from high-rise apartments to single family homes. This includes 13 developments for elderly and disabled residents, 14 developments for families and several scattered site locations for families, as well as for elderly or disabled residents.

The SHA also administers the Section 8 Housing Choice Voucher and Massachusetts Rental Voucher Programs (MRVP), which provide rental vouchers for nearly 3,000 units of housing in the private market. Section 8 and MRVP vouchers are not restricted to housing within the City of Springfield. Section 8 vouchers can be used throughout the country and MRVP throughout the Commonwealth.

The SHA maintains separate waiting lists for their public housing units and for Section 8 and MRVP vouchers. Currently, the SHA participates in the Section 8 Centralized Wait List, a pooling of many housing authorities in the region. There is a tremendous need for rental vouchers in the region and the waiting list is currently at between 5 and 10 years. The waiting list always remains open to new applicants.

Upon review of the Housing Authority's *Admissions and Continued Occupancy Policy* for its public housing units, there did not appear to be any potentially discriminatory elements. The Policy contains sections specific to nondiscrimination and reasonable accommodations as well as accommodating applicants and residents who have no or limited ability to speak English. The Policy includes language on affirmative fair marketing and responsibilities under the Fair Housing Act. The Policy also includes a Limited English Proficiency Plan to provide Limited English Proficient applicants and tenants equal access to all programs.

HAPHousing

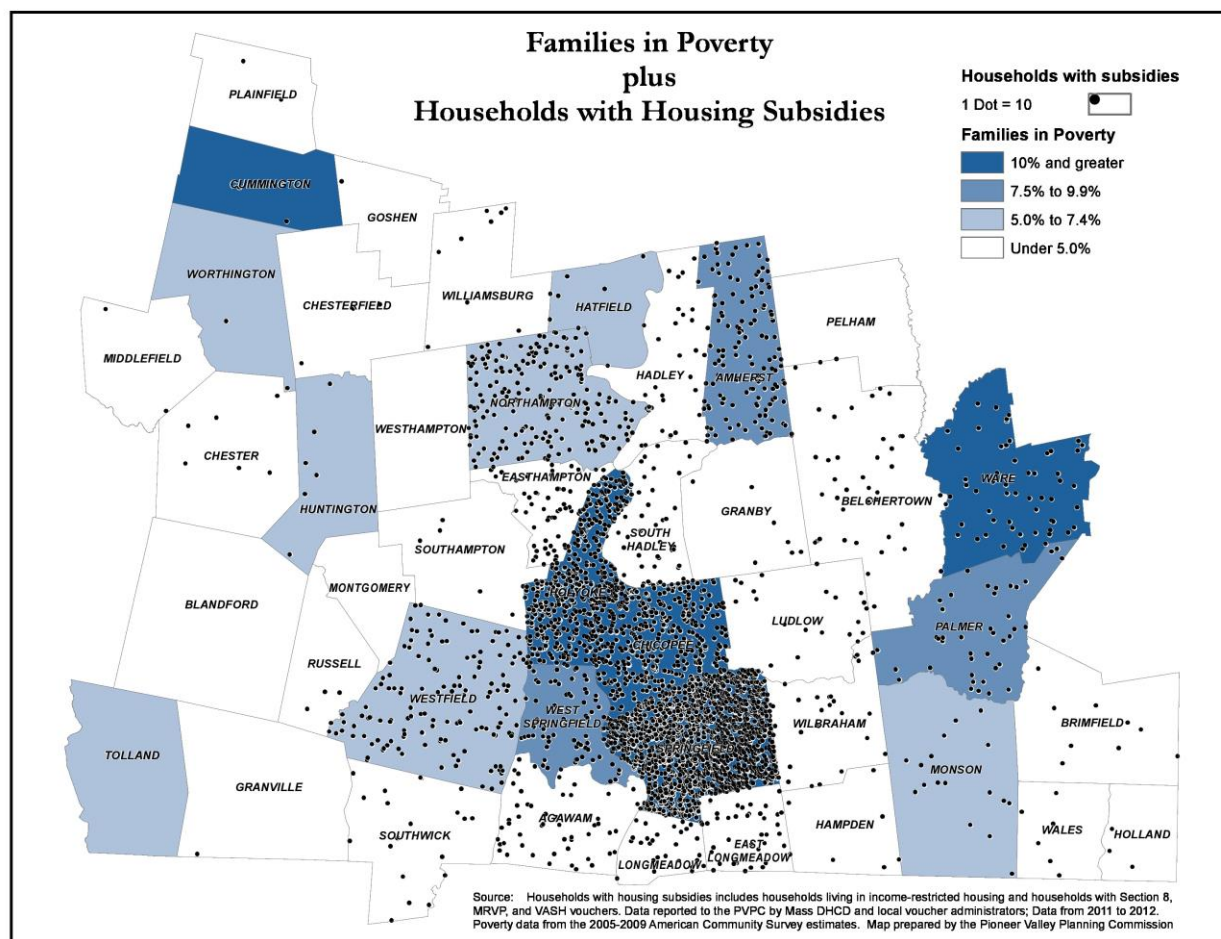
The Department of Housing and Community Development (DHCD) also administers a statewide Section 8 Housing Choice Voucher Program through regional subcontractors. HAPHousing, located in Springfield's South End, provides Section 8 mobile vouchers to more than 3,400 low-income families throughout Hampden, Hampshire and Franklin Counties under a contract with DHCD that uses funds provided by the U.S. Department of Housing & Urban Development (HUD). Some Section 8 Housing Choice Vouchers are used to provide long-term, "project-based" affordable housing. The rental assistance is tied to a specific unit for the term of a Housing Assistance Payments contract. This assistance can be used for newly constructed, rehabilitated, or existing units and is often used with other affordable housing development programs to help ensure that the housing produced is available to very low-income households. Some is used for projects designed to serve those with special needs. There is a

separate waiting list for each project that has project-based rental assistance. Like the Springfield Housing Authority, HAPhousing also provides housing assistance through the Massachusetts Rental Voucher Program (MRVP). HAPhousing administers about 400 MRVP vouchers throughout Hampden and Hampshire Counties.

Individuals who attain a voucher from HAPhousing are provided information on fair housing including information on the classes protected by the fair housing laws, common forms of discrimination and agencies to contact if a participant feels they have experienced illegal housing discrimination. Participants also receive information about HAPhousing's reasonable accommodation policy and Hap's grievance procedures. Home seekers are provided information about finding a program-approved housing unit and information on the dangers of lead-based paint and lead poisoning which includes information on familial status discrimination. HAPhousing's housing staff provides holistic housing counseling which includes voucher mobility counseling.

Housing Choices for Section 8 Voucher Holders

Section 8 Vouchers can be a tool to enable low-income families to obtain housing in neighborhoods where there is not an existing concentration of poverty. As the map below illustrates, Section 8 Vouchers have not had that impact in the Springfield Metropolitan Area.



4. Sale of Subsidized Housing and Possible Displacement

[Data unavailable for April 8th Draft release]

5. Property Tax Policies

Property taxes can be a significant obstacle to owning one's own home. The City of Springfield's 2013 residential property tax rate is \$19.71 per \$1,000 of value. According to data from the Department of Revenue, in 2011 the City of Springfield had the highest property tax rates in the Pioneer Valley region. In 2011 Springfield's residential tax rate was \$19.49 per \$1,000. Springfield's residential tax rate was significantly higher than the other two central cities of Holyoke and Chicopee whose rates were \$15.78 and \$14.66 respectively. This high tax rate creates a hardship for existing property owners and is a likely deterrent for homebuyers looking for property in the City.

While the payment of property taxes cannot be eliminated altogether, the City of Springfield Assessor's Office administers real estate tax exemption and abatement programs as allowed under Massachusetts law. Taxpayers may apply for a 'valuation abatement' through an appeal process for those who believe their properties are overvalued and therefore overtaxed. In addition, exemptions to real estate taxes are governed under Massachusetts General Law Chapter 50 §5. These exemptions are offered to persons fulfilling the requirements of any one, or more, of the following categories; blind, veteran with a service connected disability, surviving spouse or aged person, minor child of a policeman or fireman killed in the line of duty, surviving spouse of a policeman or fireman killed in the line of duty (unless marriage occurs), seniors age 70 and older, hardship based on a mandatory combination of age, infirmity and financial distress, and an in-law apartment where the owner provides housing for a person 60 years of age or older who is not the owner.

6. Planning and Zoning Boards

The City of Springfield has an 8-member Planning Board and a 6-member Zoning Board of Appeals, both including residents from throughout the city.

7. Building Codes (Accessibility)

The Commonwealth of Massachusetts currently utilizes the 8th Edition of the Massachusetts Building Code, 780 CMR. This 8th Edition of the building code primarily uses the 2009 code books published by the International Code Council (ICC) with separate amendment packages published by Massachusetts.

[Insert language specific to accessibility – data unavailable for April 8th Draft release]

B. Private Sector

1. Lending Policies and Practices

Pursuant to the Home Mortgage Disclosure Act (HMDA), every financial lending institution is required to provide the federal government with a range of information regarding their loan practices. Data collected includes categorizations of loan applications, originations and denials by race and Census Tract where the loans were made.

[Data unavailable for April 8th Draft release]

C. Public and Private Sector

1. Fair Housing Enforcement

Massachusetts Commission Against Discrimination (MCAD)

MCAD is a state agency tasked with enforcing the Commonwealth's anti-discrimination laws in the areas of employment, housing, public accommodations, credit, mortgage lending and education. The Commission works to eliminate discrimination and advance the civil rights of the people of the Commonwealth through law enforcement including the filing of complaints, investigations, mediations and conciliations, hearings and litigation. The Commission also provides outreach, trainings and public education on individual's rights under the fair housing laws. The Commission reviews and advises the Governor's Cabinet Offices concerning the state's affirmative mandates in employment, housing, construction contracting and minority and women business enterprises (Executive Order 452). MCAD has partnerships with HUD and the federal Equal Employment Opportunity Commission for enforcement activities and their partnerships with municipal human rights commissions bring MCAD services to local communities across the state.

Massachusetts Fair Housing Center (MFHC)

The Massachusetts Fair Housing Center (MFHC) was established as the Housing Discrimination Project in 1989 and is the oldest fair housing center in Massachusetts. MFHC serves all of central and western Massachusetts with free legal services for individuals who have experienced housing discrimination on the basis of federal and/or state law. The Center investigates over 300 claims of illegal housing discrimination annually and provides legal assistance when discrimination is found. The Center also provides information and education programs to the public on the fair housing laws. MFHC has attorneys who provide direct legal assistance, the Center also partners with MCAD and HUD to resolve cases.

2. Informational Programs

As stated above, both the Massachusetts Commission Against Discrimination and the Massachusetts Fair Housing Center provided informational programs on fair housing. MCAD provides training to the public, including supervisors and managers, attorneys, housing providers, community groups, employees, human resource professionals, Realtors, tenants and home buyers. MFHC provides fair housing education to hundreds of Springfield residents annually through general fair housing education presentations at a wide variety of local service agencies for both clients and staff. The Center provides education to participants in local first time homebuyer programs on discrimination dangers in all aspects of the home-buying process. The Center also provides fair housing education to landlord groups advising home providers of their obligations under the fair housing laws. HAPHousing also provides fair housing information and trainings to Springfield and area residents. Fair housing information is made available to all clients seeking housing assistance from the agency. Hap's staff provides fair housing education programs to roughly 50 regional agencies annually including service agencies, housing groups as well as religious organizations. HAPHousing also provides fair housing information and training at first time homebuyer programs offered in the City. Hap's fair housing staff has a long history of providing fair housing education to client groups and has provided formal landlord training courses for many years.

For the past six years; MCAD, MFHC, HAPHousing and the Western New England University School of Law have collaborated to produce an annual Fair Housing and Civil Rights Conference in the City of Springfield. This conference draws approximately 300 participants annually from throughout New England. This conference covers a wide variety of topics relating to fair housing and has become a valuable resource for service providers, landlords, legal professionals and residents in the area.

3. Visitability in Housing

HUD HOME-funded programs are subject to federal laws governing accessibility for disabled persons. These standards are dictated by accessibility requirements that include details about who is protected by these standards and when these accessibility laws must be followed. HUD strongly encourages jurisdictions to incorporate visitability principles into their accessible design and construction projects funded with HOME funds in addition to those that are required.

According to HUD, housing that is visitable has a very basic level of accessibility that enables persons with disabilities to visit friends, relatives and neighbors in their homes within a community. Visitability can be achieved for little cost, with the use of two simple design standards; 1) providing a 32-inch clear opening in all interior and bathroom doorways and 2) providing at least one accessible means of egress/ingress for each unit.

At present, the City of Springfield encourages and welcomes HOME fund proposals that incorporate HUD's visitability standards into their design and construction features, but at this time the City does not make funding decisions based on whether visitability is a component of a proposed project.

D. Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD under Title VI of the Civil Rights Act of 1964 or Section 504 of the Rehabilitation Act of 1973, or where the Secretary has issued a charge under the Fair Housing Act regarding assisted housing within a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to help remedy the discriminatory condition, including actions involving the expenditure of funds by the jurisdiction.

[Data unavailable for April 8th Draft release]

V. Assessment of Current Public and Private Fair Housing Programs and Activities in the Jurisdiction

Massachusetts Commission Against Discrimination (MCAD)

As included above, the City of Springfield is served by the Massachusetts Commission Against Discrimination. In addition to MCAD's headquarters in Boston and offices in Worcester and New Bedford, they also have a regional office located in Springfield. MCAD's mission is to ensure equality of opportunity by enforcing the Commonwealth's anti-discrimination laws in employment, housing, public accommodations, credit, mortgage lending and education. In addition to enforcement, MCAD also works to eliminate discrimination and advance civil rights through outreach including training sessions, public education and testing programs.

Massachusetts Fair Housing Center (MFHC)

The City of Springfield is also served by the Massachusetts Fair Housing Center located in the City of Holyoke. The Center, formerly known as the Housing Discrimination Project, has provided fair housing education and enforcement services to the City of Springfield for nearly 25 years. MFHC is a private non-profit that focuses exclusively on housing discrimination. MFHC receives roughly 300 discrimination complaints per year from throughout Western and Central Massachusetts. The Center conducts outreach to individuals and families at high risk of discrimination to make them aware of the fair housing laws and illegal housing practices. MFHC's staff visit local social service agencies to present workshops on fair housing rights, teach first time homebuyers about their rights, counsel homeowners about their mortgages and publish and distribute informational materials in over 10 languages. MFHC also provides programs for landlords and property managers on the fair housing laws to prevent discrimination before it occurs.

HAPHousing

Like the Massachusetts Fair Housing Center, HAPHousing receives funding from the Department of Housing and Urban Development to provide fair housing information and education programs. HAPHousing's services extend to the four counties of Western Massachusetts; Hampden, Hampshire, Franklin and Berkshire. HAPHousing provides education and information on fair housing through regular information sessions for local service agencies, religious organizations and those who assist the immigrant community. In addition to larger group sessions, HAPHousing staff meets with individuals one-on-one to provide fair housing counseling. HAPHousing does not provide enforcement services and actively refers potential housing discrimination clients to the Massachusetts Fair Housing Center. HAPHousing provides regular landlord trainings in the City of Springfield focusing on property maintenance, proper record keeping, tenant selection, fair housing, the state sanitary code and lead paint among other topics. In addition to providing fair housing information to roughly 500 participants who graduate from first time homebuyer classes annually, HAPHousing provides post-purchase workshops on maintaining homeownership. HAPHousing also runs a Homebuyers' Club which provides ongoing coaching, counseling, workshops and support regarding the homebuying process for those not yet ready to buy. Homebuyer's Club events and counseling are offered in English and Spanish and include information on improving credit, financial planning, and the advantages of homeownership. HAPHousing serves as the administrative agency for the Western Massachusetts Foreclosure Prevention Center, a collaborative partnership of agencies serving Berkshire, Franklin, Hampshire and Hampden counties. Through the Center, HAPHousing staff provides confidential guidance to help address the needs of current homeowners facing possible mortgage default and foreclosure.

In the last five years HAPHousing has assisted a total of 753 clients through the Foreclosure Prevention Center. 140 clients were assisted through loan modifications and mortgage refinancing, 129 received assistance with successful pre-foreclosure sales, 76 clients received counseling and were able to bring their mortgages current and 49 clients were referred to an outside agency for legal assistance due to a probable predatory lending or other illegal housing situation.

Springfield Neighborhood Housing Services

Springfield Neighborhood Housing Services (SNHS) is a non-profit community based housing development organization. SNHS works to revitalize communities through homeownership development, the refurbishing of blighted properties and resident empowerment. Springfield Neighborhood Housing offers financial fitness workshops, credit counseling, homebuyer counseling, assistance with securing mortgage loans as well as financing for property rehabilitation and post-purchase services including foreclosure counseling and intervention. Programs are targeted to the City's historically African-American neighborhoods.

City of Springfield

As part of the annual Consolidated Annual Performance and Evaluation Report (CAPER) the City of Springfield reports on impediments identified through prior AI processes and actions taken during the reporting period to address these impediments.

The text below is an excerpt from the City's most recent CAPER including an overview of the impediments found in the 2006 Analysis of Impediments and reflects their actions to affirmatively further fair housing during the FY11-12 program year.

Review of Previous Analysis of Impediments – 2006

The following impediments to fair housing in Springfield were identified in the 2006 AI:

- a. Lack of extensive amounts of undeveloped land;
- b. Imbalance between rental and homeownership in various neighborhoods;
- c. Presence of deteriorated privately-owned properties which are vacant or not actively managed;
- d. Evidence of predatory lending and redlining;
- e. Existing patterns of segregation;
- f. Language barriers and cultural differences; and
- g. The age of the housing stock and the prevalence of lead-based paint hazards.

Actions Taken to Address Impediments FY11-12

The City of Springfield has taken positive steps to affirmatively further fair housing and to address the impediments to fair housing identified in the AI. The following summary indicates the City's status toward these strategies. The first section lists the strategies contained in the 2006 AI, and the City's progress regarding these strategies. The second section identifies additional strategies that the City has undertaken to affirmatively further fair housing.

Section 1

1. Encourage infill/new construction of units suitable for homeownership on the scattered

plots of land that remain available for development, particularly in neighborhoods where the homeownership rate is low.

- *Old Hill Revitalization*

The Old Hill neighborhood, close to downtown, is made up of affordable single- and two-family homes, but many of the homes are distressed and the homeownership rate is only 32%. The neighborhood has historically been Black (74% in 1980), but has become diverse over time: in 2010, the population was 23% White, 45% Black, less than 1% Asian, and 47% Hispanic.

Beginning in 2003, the City has partnered with the Old Hill Neighborhood Council, HAP Housing, Springfield Neighborhood Housing Services, Habitat for Humanity, and Springfield College in an effort to strategically revitalize the neighborhood. Together, the partners have committed to developing 100 new or rehabilitated energy-efficient homes for first-time homebuyers.

In 2009, the City was awarded federal Neighborhood Stabilization Program (NSP) funds, and, as part of its planning for use of these funds, determined that the Old Hill neighborhood had been particularly hard-hit by the foreclosure crisis and had the most concentrated level of blight in the City. Based on this analysis, the City focused the majority of NSP funding in Old Hill, and accompanied the NSP-funded redevelopment with other focused city actions to address neighborhood conditions, including targeted code enforcement, increased demolition, and funding to Rebuilding Together to provide assistance with home repairs and improvements.

Through these combined efforts, the City and its partners have produced almost 50 new or substantially rehabilitated homes to date within the neighborhood, all of which have sold to owner-occupants, and have reduced the amount of blighted homes.

- *Development of homeownership opportunities in Neighborhood Revitalization Strategy Areas (NRSAs)*

The City has designated three areas as NRSAs: Old Hill and Six Corners; the South End; and the North End (Memorial Square and Brightwood). Each of these are neighborhoods with low rates of homeownership, low household incomes, and populations which are majority Black and/or Latino.

The City focuses all of its funding for homeownership development in these neighborhoods.

2. Implement balanced housing strategy: encourage homeownership throughout the City, with an emphasis on neighborhoods where homeownership rates are low and in neighborhoods that have little minority representation.

The City has undertaken the following strategies to increase homeownership throughout the City:

- *Provide downpayment assistance for first-time homebuyers*

The City provided homebuyer assistance—deferred 0% interest loans—in the amount of \$3000 to 82 income-eligible first-time homebuyers purchasing homes within the City in FY2011-2012. The City has found that the program is frequently a tool that enables people of color to purchase their first homes (in 2011-2012, 49% of assisted households were Hispanic and 29% were African-American). The City has structured its homebuyer assistance program to be used in any of the City's seventeen neighborhoods.

- *Market all City Neighborhoods through Buy Springfield Now*

The City uses general fund revenue to support the Buy Springfield Now marketing program, which provides service, lending and retail incentives to households purchasing a home in the City. The campaign also conducts coordinated open houses, where potential buyers can qualify for prizes by viewing city homes available for sale. The Buy Springfield Now events have included homes built as part of the Old Hill revitalization.

- *Affirmative marketing*

All housing units developed or rehabilitated with HOME or NSP assistance are required to be marketed to 'those persons least likely to apply.' HOME and NSP developers are required to provide copies of their affirmative marketing plans to the City.

The City has undertaken the following strategies to encourage homeownership in neighborhoods with low rates of homeownership:

- *Enhanced Downpayment Assistance.*

The City worked with the Massachusetts Housing Investment Corporation (MHIC), Springfield Neighborhood Housing Services, HAP Housing and the North End Housing Initiative to use Neighborhood Stabilization Program and other funds to provide larger amounts of downpayment assistance to households purchasing in the Old Hill, Six Corners, and the South End neighborhoods, each of which is a neighborhood with very low homeownership rates. The larger amounts of downpayment assistance available in these neighborhoods are for the purpose of encouraging homebuyers who might otherwise be reluctant to purchase a home in a neighborhood where the majority of homes are renter-occupied.

- *Historic home rehabilitation*

Within the City's core neighborhoods, which are predominantly renter-occupied, there are many historic homes which are in need of repair. When these homes become City-owned due to foreclosure for non-payment of taxes, the City makes the properties available, on a competitive basis, for homeownership. Through a request for proposals process (RFP), the City seeks bids for

the particular historic property, along with CDBG funds that may be used for property rehabilitation.

Homeownership in neighborhoods with little minority representation:

Changing demographics over the last several decades have shifted populations in Springfield neighborhoods so that there are no longer neighborhoods that are exclusively white and, in fact, most neighborhoods are made up of a diverse population. There are only three neighborhoods in the City where whites make up more than 60% of the population (Indian Orchard 66%, Sixteen Acres 71%, and East Forest Park 84%). Twenty-eight percent of first-time homebuyers who received assistance from the City in FY 2011-2012 purchased homes in these neighborhoods; 12% of the purchases were in East Forest Park.

3. Pursue strategies to address abandoned properties through demolition and/or redevelopment.

The City has several inter-related programs to address abandoned and/or distressed properties. The activities undertaken in these programs are concentrated in neighborhoods that are predominantly rental and have higher-than-average populations of Latinos and African-Americans.

- *Code Enforcement and legal action*

The City's Housing and Building Department undertake both responsive and proactive code enforcement. Through these efforts, these departments condemn units and building that are not fit for human habitation, and cite properties for blight. Condemnations and blight cases are referred to the City's Law Department, which initiates actions against property owners seeking court orders for owners to repair or demolish distressed and blighted buildings.

In June 2011, Springfield experienced a tornado which damaged hundreds of housing units in the City. The City was concerned about absentee landlords taking insurance funds and abandoning properties without making repairs. In order to prevent this, the City initiated Court actions, seeking court orders to require property owners to make repairs or undertake demolition.

- *Receivership*

Where there is no responsible owner to take action regarding a vacant or abandoned property but the property is one where the property is not in distressed condition, the City's Law Department seeks court appointment of a receiver to make necessary repairs to the property. The state's receivership law allows the receiver to repair and lien the property, and the lien takes priority over all other liens, allowing foreclosure of the lien to convey ownership of the property. In FY 11-12, the City filed motions for receivers in 71 cases, and the court appointed receivers in 38 cases. In the majority of the cases where a motion for receiver was filed but a receiver was not

appointed, the outcome was that the filing of the motion prompted the owner to take responsibility for the property and make repairs.

In some cases, receivers have been unwilling to take on receivership of vacant properties due to a lack of capital to make needed repairs. In order to address this barrier, the City worked with the Springfield Redevelopment Authority to set up a revolving loan fund for receivers; the loan fund has been capitalized with City of Springfield CDBG funds. The SRA loaned funds to two receivers in FY11-12.

- *Acquisition and disposition*

When properties are abandoned, owners stop paying property taxes. The City places tax liens on the properties, and then forecloses these liens, becoming owner of the property. The City uses an auction process to return these properties to active and responsible use. The City requires that owners purchasing at auction use the homes for owner-occupancy.

- *Demolition Program*

The City undertakes demolition of distressed properties that are beyond repair or create dangerous conditions in neighborhoods. The City's demolition program is funded annually with CDBG funds, and the City also allocates bond funding for this purpose. In FY2011-2012, the City demolished 15 structures, a number that was lower than average because a great deal of emergency demolition was carried out one month prior to the beginning of the fiscal year following a tornado, and the beginning of the FY2011-2012 year was dedicated to tornado clean-up. In the previous fiscal year, the City demolished 55 structures.

4. Work with local lending institutions to do outreach to minority communities to address issues of predatory lending and repair scams.

The City has found that tightening credit has made it very difficult for many homeowners to obtain loans from local institutions. As a result, the City has focused on other strategies to address issues of predatory lending and repair scams.

- *Support for Home Repair and Rehabilitation*

The City has initiated and expanded City-operated programs which provide assistance to homeowners in need of repairs. The City operates an Emergency Homeowner Repair Program, funded with CDBG funds, which is marketed primarily in the Old Hill, Six Corners, South End, Memorial Square and Brightwood neighborhoods.

Similarly, the City has worked with other entities to provide funds for home repair and rehabilitation. In connection with the State Street Revitalization initiative, MassMutual has made funds available for homeowner rehabilitation. The City applied successfully to the

Massachusetts' Attorney General's Office on behalf of Springfield Neighborhood Housing Services for funds for homeowner rehabilitation in the Old Hill neighborhood.

- *Education*

Following the June 2011 tornado, the City created a manual for property owners impacted by the tornado that compiled information about working with FEMA, various grant and low-cost loan funding sources available for repair and rebuilding post-tornado, as well as cautions and guidance for working with home rebuilding contractors. The manual was widely distributed to impacted homeowners, especially those in the low-income neighborhoods of Six Corners, Old Hill and the South End.

- *Foreclosure Prevention*

The City is a member of the Western Massachusetts Foreclosure Prevention Center, operated in Springfield by HAP Housing, and has coordinated with HAP on marketing services (including legal services) to assist homeowners facing foreclosure.

- *Additional Activity in Response to High Rates of Subprime Lending*

Research undertaken by the Pioneer Valley Planning Commission (PVPC) identified core urban neighborhoods as having high rates of subprime lending. These are neighborhoods with low rates of homeownership, but many 1- and 2-family homes. Through analysis of foreclosure data, code enforcement, legal action, and tax-taking cases, the City identified these neighborhoods as having high rates of abandonment and blight.

By looking at actual property transactions, we identified patterns of irresponsible property transactions, including property flipping and artificial inflation of property values through multiple transfers among associated individuals and businesses. The end result was the sale of a home for inflated property value, financed by subprime loans, to out-of-town investors. The actors involved with these properties were also associated with several properties that burned under circumstances that indicated arson.

The City compiled this data and provided it to the U.S. Attorney for investigation into these practices.

5. Work with surrounding communities to identify and overcome barriers to the regional racial imbalance.

Springfield is a partner in the Knowledge Corridor Consortium, a bi-state initiative that has received HUD Sustainable Communities planning funds. The City is actively engaged with the

Pioneer Valley Planning Commission's work to create a regional housing plan and in undertaking a regional Fair Housing and Equity Assessment. The plan and assessment are expected to be completed in 2013.

In 2013, PVPC will update Springfield's AI and will incorporate data and strategies related to the regional racial imbalance.

6. Continue to offer services, particularly first-time homebuyer education and counseling, fair housing education and credit counseling, in languages other than English (primarily Spanish) and target these programs to minorities.

The City provides homebuyer education classes in English and Spanish. The class includes components addressing fair housing component and predatory lending.

The City's homeownership development partner, HAP Housing, runs an ongoing Homebuyers' Club, which provides ongoing coaching, counseling, workshops and support about the homebuying process, improving credit, financial planning, and the advantages of homeownership to first-time homebuyers. Homebuyer's Club events and counseling are offered in English and Spanish. Springfield Partners for Community Action provides financial literacy workshops, credit counseling, housing counseling, and Individual Development Accounts (IDAs), which can assist people in saving for homeownership.

Springfield is a funding partner for Springfield Neighborhood Housing Services, a community-based housing development organization which provides homebuyer counseling, foreclosure counseling, and financial fitness workshops, targeted to the City's historically African-American neighborhoods.

The City provides funding to the Massachusetts Fair Housing Center, which accepts housing discrimination complaints and provides free legal assistance to people who have been victims of discrimination.

Springfield's Office of Housing provides fair housing materials to the public, in English and Spanish, and displays fair housing posters to inform residents of their fair housing rights.

7. Provide financing and other incentives for property owners to upgrade housing, address lead-based paint hazards and make reasonable accommodations for residents with disabilities.

City programs that provide funding for these purposes are described in the answer to number 4, above, under *Support for Home Repair and Rehabilitation*. In addition, the state of Massachusetts funds home rehabilitation, removal or control of lead-based paint hazards, and home modifications for persons with disabilities. These programs are operated in Springfield by HAP Housing. The City's Office of Housing assists in marketing and refers city residents to these programs.

In 2011 and 2012, the City partnered with the Massachusetts Department of Housing and Community Development to apply for HUD funds to be used to mitigate lead paint hazards. These applications were unsuccessful.

8. Work with City Departments and the SHA to ensure fair housing practices are in place.

The City's Office of Housing requires all subrecipients to comply with fair housing obligations, and monitors compliance as part of regular grant monitoring.

The Springfield Housing Authority's Admissions and Continued Occupancy Policy (ACOP) includes SHA's commitment to fair housing and nondiscrimination, and contains policies to carry out these commitments, including policies regarding Limited English Proficiency and reasonable accommodations for persons with disabilities.

9. Implement a coordinated system for monitoring and investigating fair housing complaints submitted to HUD, MCAD and MFHC.

The City has not yet implemented this strategy.

Section 2

Bringing Opportunity to Households in Lower-Income Neighborhoods

- **Choice Neighborhoods Planning Grant**

The City of Springfield, in partnership with the Springfield Housing Authority (SHA), applied for and was granted a Choice Neighborhoods Planning Grant for the City's South End neighborhood in January 2013. Funds from this grant are enabling the City and SHA to plan for demolition of distressed public housing in one of the City's most low-income neighborhoods, the South End, and replacement of these units in a mixed-income environment. The planning process includes work to bring substantial neighborhood and supportive services improvements to the South End and its residents.

- **Section 3 Coordination and Implementation Grant**

The City of Springfield applied for and was awarded a competitive Section 3 Coordination and Implementation Grant. The City partnered on this grant with the Springfield Housing Authority and the Regional Employment Board of Hampden County. This grant provides funds to support a staff person whose role is to improve rates of local low-income persons who are employed on projects funded with HUD assistance.

- **North End C3 Initiative and Byrne Grant**

The City has been proactive in addressing crime in urban core neighborhoods. Over the last several years, the Springfield Police Department has partnered with the Massachusetts State Police and community organizations and residents in implementing the Counter Criminal Continuum (C3) policing model in the North End neighborhoods of Brightwood and Memorial Square. The C3 model is a type of community policing that has been enhanced by lessons learned from Department of Defense strategies used in Iraq and Afghanistan, and has had a measurable impact in reducing drug and gang-related crime in the North End since 2010.

In 2012, the City applied for funding from the Department of Justice to expand this initiative to the South End neighborhood. Although this initial application was unsuccessful, the City will apply again in 2013, and continues to look for opportunities to expand this successful intervention into other core City neighborhoods.

Response to Homelessness and Housing for Special Needs Populations

Since 2007, Springfield has been a leader in converting its homeless assistance program into a Housing First model, in which the highest priority is given to ensuring that people experiencing a housing crisis are offered the housing and services needed to enable them to obtain and maintain stable housing. A core of this strategy is creation of permanent supportive housing units, which provide people with disabilities housing and supportive services in a single package. Since 2007, the City and its funding partners have created over 250 units of permanent supportive housing for chronically homeless people, all of whom have disabilities which have previously interfered with the ability to maintain stable housing. The vast majority of these units have been created as scattered site units.

The City has had a leadership role in encouraging this housing-focused response to homelessness throughout the region. The City was a founding member of the Western Massachusetts network to End Homelessness, which educates and advocates for a housing first response to homelessness in all cities and towns in western Massachusetts.

VI. Conclusions and Recommendations

Impediments Found

The following impediments to fair housing choice in the City of Springfield were identified through this Analysis of Impediments:

✓ **Lack of awareness of Fair Housing Laws issues & availability of services and support**

While the City of Springfield benefits from the fair housing work of the Massachusetts Commission Against Discrimination (MCAD), Massachusetts Fair Housing Center (MFHC) and HAP Housing (HAP); there remains a lack of awareness of the fair housing laws and an understanding of the services available. This is evidenced by the relatively few complaints received annually by the Massachusetts Fair Housing Center.

Landlords too lack an awareness of the Fair Housing Laws and the resources available to them which will allow them to avoid potential legal action as well as provide a positive living situation for their tenants. These three agencies working in Springfield also offer Fair Housing education, trainings and information to landlords. The Massachusetts Fair Housing Center identifies discrimination against individuals with disabilities and individuals receiving rental assistance as the most common discrimination complaints. Landlords are often unfamiliar with their responsibilities under the Fair Housing Laws in general and more specifically when it comes to disabled renters. Refusal to comply with a tenant's reasonable accommodation or modification request is a significant impediment to fair housing choice identified by MFHC. While receipt of rental assistance is protected under Massachusetts law and not the Federal Fair Housing Law, it's important to identify in this discussion as it significantly impacts housing availability within the City of Springfield and greater region.

✓ **Existing patterns of race and ethnic segregation**

Springfield is a city of 17 distinct neighborhoods, of which four have historically been Black neighborhoods, and two have historically been Hispanic neighborhoods. As the City's population has shifted over the last four decades, neighborhoods that were predominantly white have become integrated, and neighborhoods that were historically Black have also become more diverse. The City no longer has neighborhoods that would be characterized as White.

However, while the City's Hispanic population is rapidly increasing in all neighborhoods, the two neighborhoods that have historically been characterized as Latino have become more so, with current Hispanic populations over 80%.

In addition, while most City neighborhoods includes small numbers of Asians, the City is also home to a sizeable Vietnamese population that has largely settled in the Forest Park and East Forest Park neighborhoods.

Patterns of racial and ethnic segregation are particularly evident in the greater region where the Springfield Metropolitan Statistical Area (MSA) which includes Hampden, Hampshire and Franklin Counties is classified as one of the most residentially segregated metropolitan areas in the country. A recent study conducted by the University of Michigan concluded that the Springfield MSA ranked 57th

in Asian/white segregation and 22nd on their dissimilarity index measuring black/white segregation. When comparing Hispanic/white segregation, the Springfield Metro Area ranks #1 in the country for residential segregation. There are no MSA's in the country where white and Hispanic populations are more segregated than in the Springfield MSA.

When looking at the Pioneer Valley region, which includes Hampden and Hampshire Counties, the City of Springfield is home to 75% of the region's black residents and over 50% of the region's Hispanic residents.

✓ **Language barriers and linguistic profiling**

Hispanics are the fastest growing minority population in Springfield. Springfield's Hispanic population has grown dramatically in the last forty years; making up just 3% of the total population in 1970 and swelling to 37% of the total population in 2011.

In 2011, residents from Vietnam made up the largest portion of the City's foreign born population. Other significant population groups include individuals from Central and South America, primarily Mexico, Guatemala and Columbia and Southern Europe including Italy, Portugal and Poland. The City is also home to a sizeable population of Eastern African immigrants including those from Kenya and a significant population of individuals from Barbados. The city and surrounding region has also seen a more recent influx of Southeast Asian and Russian speaking immigrants from the former Soviet Republics.

For some new immigrants, the language barrier can create a significant challenge. According to the Census's American Community Survey data from 2006-2010, 37.8% of Springfield's population age five and older speak a language other than English at home. Nearly 85% of these residents are Spanish speakers. Linguistic isolation is defined by the Census Bureau as a household in which no one over 14 years of age speaks only English or speaks a non-English language and speaks English 'very well.' In 2011, the Census estimated 11.5% of the population of Springfield to be linguistically isolated.

Language barriers can exacerbate discrimination in accessing rental housing, homeownership, and appropriate mortgage financing. Linguistic profiling in both the rental and homeownership markets, especially against persons of Latino origin has been identified by the Massachusetts Fair Housing Center as a significant impediment to fair housing. Discrimination against individuals with Limited English Proficiency (LEP) has also been identified as an issue of concern in landlords denying rent to LEP individuals and in entities with federal funding failing to accommodate such individuals with written or oral translation services.

✓ **Imbalance between rental & homeownership in various neighborhoods and the region**

Between 2000 and 2010 the City of Springfield experienced a 1.4% increase in its owner occupancy/homeownership rate from 49.9% in 2000 to 51.3% in 2010. In the City, owner occupancy varies greatly between city neighborhoods with the older urban neighborhoods ranging from as little as 3.9% owner occupancy in Metro Center to 14.7% in the South End. The City's suburban neighborhoods have much higher rates including the East Forest park neighborhood which contains 89.4% owner-occupied units and Sixteen Acres where 77.1% of units are owner-occupied. The city's highest concentration of renter

occupied housing is in its older urban neighborhoods including Metro Center where 96.2% of housing units are renter occupied. Other neighborhoods with especially high concentrations of renter occupied housing units include Brightwood (86.5%), Memorial Square (89.4%), Six Corners (82%) and the South End (85.3%).

There is also a significant imbalance between rental and homeownership rates in the region with the central cities of Springfield, Holyoke and Chicopee housing many more rental opportunities than their surrounding neighbors. Zoning regulations play an important role in this distribution of housing where over 40% of the municipalities in the Pioneer Valley region have zoning regulations that prohibit multi-family housing.

✓ **Age of housing, especially rental stock & the prevalence of lead-based paint hazards and inaccessible units.**

The age of Springfield's housing stock, especially rental units presents a barrier to housing for families with children. The age of housing stock is an indicator of the potential presence of lead-based paint hazards. Massachusetts lead paint law requires owners of properties built before 1978 to abate any property in which a child under the age of six resides. 55,747 units or 89% of Springfield's housing stock was built before 1979. Nearly half of Springfield's housing, 46% was built before 1940. This trend of older housing stock extends to both renter and owner-occupied housing in the city with 89% of owner occupied housing and 88% of rental housing units built prior to 1979. The potential presence of lead-based hazards due to the age of housing stock is a leading impediment to fair housing in the region. Decreased public funding for abatement and the escalating cost of abatement and disposal continue to hinder efforts at lead paint hazard reduction through rehabilitation. The issue of lead paint abatement remains a financial stumbling block in renovation projects. The Massachusetts Department of Public Health's Childhood Lead Poisoning Prevention Program includes the City of Springfield as one of the nine high-risk communities in the Commonwealth for childhood lead poisoning. Between July 2007 and June 2012, 53 cases of lead poisoning were reported in the city, giving Springfield the 3rd highest incidence rate in the state for childhood lead poisoning.

The age of the housing stock is also an impediment to fair housing for those with physical disabilities and for the elderly in that older housing is likely to contain physical barriers including steep stairs, narrow passages and doorways, and small room sizes. The cost of and of making older housing accessible for those with disabilities limits the supply and availability of appropriate and affordable housing for many, especially those with limited income.

✓ **Presence of deteriorated privately-owned properties that are vacant or not actively managed**

The results of a recent survey of blighted, vacant and condemned properties in Springfield that are included as part of this AI indicate that blighting influences are predominately located in the city center, areas where homeownership rates are low and the proportion of residents who are minorities, low-income and disabled are high. These blighted properties reduce property values, increase crime and reduce private investment in an area. The abundance of blighted properties in the City of Springfield has been an ongoing issue identified by the City.

✓ **Evidence of predatory lending and redlining**

There is evidence that predatory lending and redlining are significant problems in Springfield, primarily concerning minority neighborhoods. In December 2003, the Pioneer Valley Planning Commission created a detailed analysis of the regional home lending market with an emphasis on fair lending practices and subprime lending. They examined lending market statistics for the Springfield SMSA from 1996 through 2001. Analyzing loan outcomes by applicant demographics revealed that African-American and Latino applicants had consistently higher loan denial rates than white applicants, regardless of income level. Even high-income African-American and Latino applicants were denied home loans three times more often than white applicants. Analysis of loan approval ratios – the total number of loans approved per loan denied from 1996 to 2001 – showed that the percentage of persons of color for a particular census tract has a significant inverse relationship with the approval ratio. Even when factors such as income, age, and housing stock are controlled, the racial and ethnic characteristic of a census tract is a significant predictor of loan outcomes. PVPC's study found significant levels of subprime lending activity, with a concentration of such lending in the urban core census tracts of Springfield, areas with larger populations of persons of color. The study concluded that, "As evidenced by the geographical concentration of subprime applications and the characteristics of these same areas, the data indicates that subprime lenders may be targeting their efforts on low-income communities of color."

Actions to Address Impediments

The City of Springfield proposes the following actions to address the impediments to fair housing that were identified through this AI:

- ✓ Continue and enhance funding and support for existing initiatives to educate both landlords and tenants about their rights and responsibilities under the Fair Housing Laws. Develop marketing and outreach efforts to reach ethnic and linguistic minorities. Develop marketing and outreach efforts to reach owners of smaller rental properties. Efforts to educate property owners and developers to increase the accessible housing stock is also encouraged;
- ✓ Continue to support existing fair housing enforcement, testing and education programs;
- ✓ Work with City Departments, the Springfield Housing Authority and other community partners to ensure fair housing practices are in place.
- ✓ Continue to offer City services, particularly first-time homebuyer education and counseling, fair housing education and credit counseling, in languages other than English (primarily Spanish) and target these programs to minorities;
- ✓ Continue to support organizations that provide education, counseling and assistance to homebuyers and homeowners to promote sustainable homeownership;
- ✓ Work with surrounding communities as well as service and housing agencies to identify and overcome barriers to the regional racial imbalance;

- ✓ Partner with other jurisdictions in the region, affordable housing advocates, employers and community groups to advocate for a more equitable distribution of affordable housing opportunities in the Pioneer Valley region;
- ✓ Encourage homeownership throughout the City, with an emphasis on neighborhoods where homeownership rates are low and in neighborhoods that have little minority representation;
- ✓ Provide financing and other incentives for property owners to upgrade housing, address lead-based paint hazards and make reasonable accommodations for residents with disabilities;
- ✓ Pursue strategies to address abandoned properties through demolition and/or redevelopment;
- ✓ Provide support to agencies and organizations attempting to prevent and mitigate foreclosures within the City.
- ✓ Work with local lending institutions to do outreach to minority community to address the issue of predatory lending and housing repair scams.

VII. Signature Page – Chief Elected Official

Domenic J. Sarno, Mayor
City of Springfield, Massachusetts